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ABSTRACT

This review presents a summary of five reports resulting from several studies of Financial Aid Office (FAO) operations at Macomb Community College (MCC) in Michigan designed to determine how services were rendered or perceived. The first report presents findings from the literature search evaluation. An extensive search revealed few published documents on financial aid from a service perspective. Common important aspects were positive and polite staff, informed administrators and staff, and student and parent feedback. The second report presents statements from MCC alumni and previous MCC studies about financial aid services. Findings suggest that, compared with national norms, fewer students receive aid and students give FAO services lower ratings. The third report presents findings of comparison data from other colleges. Compared with other schools, MCC has a low number of financial aid applicants and low proportions of students receiving aid. MCC institutional grant allocation is small, but MCC falls mid-range in total financial aid disbursed. The fourth report presents findings from the survey of financial aid applicants for 1994-1995. The survey was distributed to 1,500 of 6,000 students who applied for financial aid. Responses (53% response rate) indicate information provided to students is not always adequate, and students were less satisfied with phone services. The fifth report presents findings from the survey of MCC administrators and supervisory-technical personnel designated "managers" by the Office of the President. Of the 96 managers surveyed, 54 returned responses. Reponses indicate that most managers are not up-to-date on financial aid. Each report contains references. (RDG)

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Macomb Community College

FINANCIAL AID AS A SERVICE: A REVIEW OF OPERATIONS SUMMARY REPORT

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Macomb Community College

FINANCIAL AID AS A SERVICE: A REVIEW OF OPERATIONS

Part 1. LITERATURE REVIEW

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FINANCIAL AID AS A SERVICE: A REVIEW OF OPERATIONS

Part 1. LITERATURE REVIEW

Introduction

The Director of Enrollment Services requested help from the Department of Research & Evaluation in reviewing the Department of Financial Aid as a service-provider to students at Macomb Community College. The impetus for this request was the 1994 A-B-C Survey at Macomb (an institutional effectiveness survey) as well as MCC's self study for the forthcoming NCA review.

Several types of evaluation were addressed:

1. A review of the literature about financial aid services;

2. An analysis of alumni comments about financial aid;

3. A review of prior studies about financial aid at MCC;

4. A study of the financial aid process at other community colleges within the State of Michigan and several of Macomb's peer institutions in other states;

5. A random survey of the 6,000 or so students who applied for financial aid for the 1994-95 school year;

6. A survey of Macomb Community College managers.

This report presents findings from the first evaluation - the literature search.

Literature

Information about financial aid operations in colleges is sparse in the published literature. An extensive search of ERIC revealed many documents from a governmental and/or funding point of view but only two from a service perspective, and they were more than ten years old. Hughes (1990) mentioned a survey used at San Francisco State University, but did not include a citation for a published work of that study.

A request over the Internet/Comcoll list and Finaid list produced additional information.

Information about "The Office of Scholarships and Student Financial Aid" was presented by University of Delaware (Newark, Delaware) based on its "1979-80 Program Review: Administrative Units and Service Units."

The Delaware report provided goals/objectives and purposes for the Financial Aid Office (FAO) in a program and service review. The first two purposes of the Scholarship and Financial Aid Programs were especially pertinent:

1. To provide access to the University of Delaware.
2. To provide retention in the University of Delaware.

Although they were time consuming, UD found "verbal presentations to groups of students, parents, counselors, or others...a very good way to communicate the program directly."

The report cited the need for ready answers to such questions as the number of students who receive what kind of aid, the number who apply, from what class, from what income category, and what kinds of packages were awarded. They identified a frequent problem:

> ...the student does not submit the SER [Student Eligibility Report, necessary in Delaware] to the institution on a timely basis, thereby forcing the institution to re-award students through a complete re-analysis of data and a re-printing of award notification.

The Delaware report also addressed, among other things, personnel turnover in the FAO, the extent that users/clients/consumers of the unit's functions have been asked to evaluate those functions, and what other campus units interacted with the FAO.

The FAO office itself at UD had a very stable staff for three years prior to the report. At the time this report was written, they had had one retirement and three promotional transfers which resulted in over-extension of remaining staff. Lack of adequate staff was seen as an impairment to achieving success in all functions.

Some of the other campus units mentioned were the Office of Admissions, Office of the Treasurer, Office of Accounts Receivable, the Counseling Center, and the Development Office. Certainly, MCC's FAO has similar interactions. The Delaware report cited use of student evaluations, but they were an attachment to the original report and not reproduced in the ERIC document. The report also mentioned numerous federal and state agencies and auditors, both governmental and college.

Finally, Delaware University Office of Financial Aid

> **believes more financial aid information needs to be shared with the University Community regarding the purpose and service of the Financial Aid Office. Financial aid has emerged as a critical factor influencing the student's decision to go to college and to be retained in college; as**

a result, financial aid is a critical factor in providing stability for the student enrollment.

Pennell and Hurst (1982), after extensive research, found no published surveys on the subject of student perceptions of financial aid office service. After their literature review, they developed and conducted a survey among

> a random sample of students enrolled at the University [of Oklahoma] [UO] during the 1980 Fall semester. The questions elicited student perceptions on four major areas of concern to the Financial Aid Office: staff/student interpersonal relations, procedures in awarding aid, accessibility of staff, and student knowledge of specific programs.

Respondents were "asked to evaluate services provided by the Financial Aid Office based either on their own personal experience...or on information they had heard from fellow students if they had used no services."

Pennell and Hurst found several differences in subgroups. For example, students who attended only that university gave higher ratings than students who transferred to the university. Full-time students gave more favorable ratings than did part-time students; underclass [freshmen and sophomores] evaluations were higher than upperclass [juniors and seniors]. Fewer differences appeared when analyzed according to marital status or age. The lowest evaluations related to the quality of information provided by the office and the disbursement procedures.

Underclassmen were more knowledgeable than upperclassmen. The authors concluded this might be indicative of information available in the high schools or from other students who lived in University housing. (Freshmen are required to live on campus.)

The authors suggested several ways to correct what was perceived as insufficient information about financial aid options and operations such as regularly scheduled information sessions, direct mailings, and a complete analysis of all financial aid literature with annual dissemination to "insure students are receiving clear, timely, and understandable information about aid programs and the aid process."

What Pennell and Hurst discovered about graduate, transfer, upperclass and especially part-time and older students ("non-traditional") might be more applicable to MCC's population. These groups were generally more dissatisfied than others with FAO services.

> The majority of these students live off-campus, have larger student cost budgets than on-campus students and, in many cases have increased expenses due to the size of their

household and transportation costs and child care. The... evaluation...is more complex due to the need for institutional validation of information....

One final aspect of the UO study had to do with receptionists in the FAO.

> **If the first contact [with FAO] is unsatisfactory, the student may receive the impression that the aid office is unresponsive....However, if the receptionist is courteous and helpful, the entire office benefits because students will more likely approach any future contacts with the office with a positive attitude....**

They concluded, nearly 15 years ago, that it is **"especially important for students to know what programs are available...and how their eligibility...is determined....Aid offices must disseminate this information and attempt to insure that students fully understand the financial aid process."**

Other writers and publications addressed financial aid from different perspectives.

In its Strategic Plan 1994-1999, the Pima Community College intends to "develop a **strategic academic plan which will promote student success** [emphasis in original] through...Improvement of student development services, including...financial aid...." Furthermore, in order "to achieve the mission and strategic directions, the College will nurture an **organizational climate** [emphasis in original] which delivers services in a user-friendly manner [emphasis added].

In its Mission Statement Evaluation, under Student Services (page 21), Pima expects students to rate "services good or excellent" on a questionnaire designed to assess student services by a random sample of users on which the average rating will be "mostly satisfactory" or higher with results to be collected and compiled annually by May of each fiscal year. So Pima has plans to evaluate service levels and is anticipating a higher level of service from the service providers, including financial aid, at the College.

St. John and Starkey (1994) found, in a study of cost and persistence, that "1) Traditional college-age community college students are highly responsive to tuition charges; and 2) available grant dollars are not sufficient to mitigate the negative influence of tuition on persistence."

While we are not examining persistence per se, social and financial background are considered variables in persistence studies; these also have major impacts for financial aid applicants. In community colleges, 19% of students are from low

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income families and 33% from lower-middle-income families compared to 14% and 26%, respectively, in public four-year institutions (St. John, Oescher, and Andrieu, 1992, cited in St. John and Starkey, 1994). It stands to reason, then, that community colleges would/should have a higher proportion of financial aid applicants for whom available aid might be the reason for enrolling or not.

Thomas G. Mortenson (1988), in his study of "Attitudes of Americans Toward Borrowing to Finance Educational Expenses 1959-1983," found that, consistently, financing education was the third most acceptable reason to borrow money--preceded by cars and illness. This finding cut across income lines, although men were more willing to borrow money for education than women--not too surprising given the "burden" our society still places on men to support the family and the increasing need to have an education to do so.

Younger Americans were more willing than older to borrow for educational expenditures: 90% of those under 25 approved compared to less than 60% for those 65 and over. By occupation, those who were likely to have education beyond high school (professionals and others) were more disposed to borrow for education; laborers were least likely to agree, but even in this group, 75% thought it was OK.

There were some differences by race. Blacks and whites were more favorable toward borrowing, Hispanics least favorable. These were the only three races referred to in most of the text and accompanying charts. No ethnic groups were mentioned in the study. However, in a separate table, 89.5% of Asians were identified as most favorable toward borrowing for education but that is the only mention of Asians.

Mortenson then interpreted these findings as they related to financial aid, saying:

> College attendance costs have increased faster than grant aid available to lowest income aid applicants, requiring such students to seek out alternative aid sources to finance the shortfall....Yet during the same period of time, the maximum Pell Grant for which poverty level Pell applicants could qualify...[left] a shortfall of $3,200 at public community colleges....Most alternative aid sources have not increased to make up for the lack of growth in the Pell Grant Program.

Rees Hughes (1990) studied "The Financial Aid Experience of Ethnic Students." He addresses among other issues, the difficulty of completing the aid forms in a bilingual household. Furthermore, citing another study, Hughes says that

> predominantly white financial aid staffs may be less effective with students from non-white backgrounds. Research suggests that black students, for example, feel less positive, less trusting, and less comfortable with faculty and staff than do white students at predominantly white institutions.... Therefore, non-white students, who may feel less comfortable contacting available financial aid resources, may also be less likely to utilize the FAO staff and less likely to be satisfied with their aid experience.

Hughes compared "white and non-white" responses to a 20-item questionnaire which was mailed to 710 financial aid recipients, with equal numbers of white and non-white students. The survey was based partly on Pennell and Hurst's research at University of Oklahoma. A significant difference was found between white respondents and non-white respondents in getting an appointment with a Financial Aid Counselor (non-whites felt they had greater difficulty than whites).

Hughes also separated responses of students representing various ethnic groups. This revealed lower satisfaction levels (although insignificant) for Native Americans; Chicanos were most satisfied with significantly higher levels of satisfaction, along with Whites, on six items: reasonableness of the aid package, understandability of award letters, getting appointments with counselors, receptionists making them feel comfortable, knowledgeable and helpful receptions, and overall satisfaction.

Statistically significant differences existed between Native American and Asian students, Native Americans and Black, and Native American and Hispanic respondents. Contrary to the research cited by Mortenson, "Students from different ethnic groups did not have difficulty completing forms and indicated a high level of satisfaction with FAO counselors."

In the most recent study, Lee and Mastrangelo (1994) examined financial aid services in terms of the Americans with Disabilities Act (ADA). Their report was a self evaluation of services, etc., at Lakeland Community College (Mentor, Ohio). In it they state, the

> Financial Aid Office is exploring ways of guiding certain disabled students through the maze of complex forms dispersed from this office. Financial Aid, too, may need to share a TDD [telephone device for the deaf]...as more deaf students communicate with a TDD....A TDD with printer creates a record from which Financial Aid can respond to the student via the mail...after researching an issue.

Further, they cite a need for special counseling from Financial Aid to assess continuing grant eligibility because disabled students tend to drop courses more frequently.

The Internet request generated a contact with Michael Alexander, a former student aid director currently working as a consultant. Alexander, in "The Ideal Financial Aid Office," enumerated 36 suggestions for improving financial aid services. Some of them were common-sense approaches; others required administrative/college-wide policy approaches. However, he mentioned at least one idea which was mentioned by both the Oklahoma report and the Delaware report: namely, improve and expand financial aid publications, brochures, and letters.

He also suggested, along the lines of informing and involving other administrators, that a campus-wide financial aid advisory committee be formed consisting of faculty, administrators, staff and students along with providing complete analyses and reports of key aspects of aid operations for internal planning purposes as well as for "lobbying" for more resources. He encouraged a "point of service" instrument (questionnaire) to promote feedback.

Lastly, Alexander suggested some creative approaches to handling appeals, new campus-specific policies which might be sensitive to high-need students, "limited service" during peak processing times, lists of "work-study [students] by major," and a VIP program for students which would include special benefits and, thus, encourage them to read FA information.

In an earlier article[1], Alexander discussed "office attitude: the general theme or philosophy that drives your financial aid [operation]...." He encouraged student aid administrators to use their professional judgment where circumstances or procedures were not clearly black and white. Section 479A of the Higher Education Act of 1986, as amended, allows this judgment: "Nothing in this title shall be interpreted as limiting the authority of the financial aid administrator, on the basis of adequate documentation, to make adjustments on a case-by-case basis to the cost of attendance or the data required...."

Earl Dowling, Director of Student Financial Aid at Iowa State University provided some in-house results of point-of-service surveys at ISU. A half-sheet, brightly colored questionnaire, inquiring about staff courtesy, promptness of service, overall service and day/time of visit resulted in 308 completed forms in Fall 1994 and 91 in Spring 1995. Although the research was not published, it did provide qualitative evidence about their operation.

Fred M. Carter, Student Loan Market Development at US Bank in Seattle, Washington, indicated (via Internet) that "Most of the

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[1]"Use Professional Judgment to Adopt a Yes! Attitude," Student Aid TRANSCRIPT, Fall 1990/Winter 1991.

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research of the 'service' provided by financial aid offices are internal documents...."

In his previous experience as a financial aid director, Carter described how the typical wait in the financial aid line had been cut from about 2 hours to 7 minutes at the busiest times. Because there are often two offices which interact with financial aid students, he says, "Of course the evaluation in 1987 [when he arrived at the institution] was bad but to my surprise and frustration instead of praise in 1990 there was merely improvement noted." While his office had the shortest line, there was only one of five windows in the business area devoted to financial aid recipients. When Mr. Carter questioned the controller's office why they had only one window for financial aid when 80% of the students received aid, the response was that it [financial aid] was too complicated.

Carter also mentioned a college-wide contact with students who did not return. "Often the reason given was either a financial crisis or the financial aid office." He reviewed student files and found that "nearly all of the students had either never applied for financial aid or had never indicated any crisis." In follow-up contacts with these students, however, he discovered that "financial problems" is one of the most socially acceptable reasons for withdrawing from college.

Norma J. Campbell (Fox Valley Technical College, Appleton Wisconsin) described how they recently opened a Customer Service office with three full-time counselors and a part-time graduate student as well as support staff. They have cut waiting time from over an hour to about four minutes. She reported 23,654 telephone or in-person contacts in a 9-month period, about half of what MCC staff experienced in a similar time frame.

Two other people (Griggs and Strickland) communicated their experiences with survey instruments and results of the surveys. Griggs said the survey at College of Charleston was "administered to a representative sample of then current applicants on the financial aid database." Inability to get through on the telephone was their number one problem.

Strickland conducted service evaluations of the FAO every other year by pulling every third file and submitting a questionnaire. He found the results beneficial in obtaining funds to improve services.

Summary

In summary, little information is available in the formal literature on financial aid service. What is available indicates the importance of:

* having a positive attitude and polite staff;
* keeping administrators and staff throughout the college informed;
* having or creating and reviewing information items for the students;
* regularly seeking the opinions of students/parents about FA services; and
* keeping in mind that other areas can and do have an impact on financial aid operations, often without our knowledge and often unintentionally.

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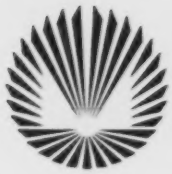

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FINANCIAL AID AS A SERVICE: A REVIEW OF OPERATIONS

Part 2. SUMMARY AND REVIEW OF PREVIOUS STUDIES

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FINANCIAL AID AS A SERVICE: A REVIEW OF OPERATIONS

Part 2. SUMMARY AND REVIEW OF PREVIOUS STUDIES

Introduction

The Director of Enrollment Services requested help from the Department of Research & Evaluation in reviewing the Department of Financial Aid as a service-provider to students at Macomb Community College. An impetus for this request was the 1994 A-B-C Survey (an institutional climate survey) as well as MCC's self study for the forthcoming NCA review.

Several types of evaluation were addressed:

1. A review of the literature about financial aid services;

2. An analysis of alumni comments about financial aid;

3. A review of prior studies about financial aid at MCC;

4. A study of financial aid information from other community colleges within the State of Michigan and several of Macomb's peer institutions in other states;

5. A random survey of the 6,000 or so students who applied for financial aid for the 1994-95 school year;

6. A survey of Macomb Community College managers.

This report presents findings from the second and third measures: information previously collected by R&E - comments from follow-up surveys and information from other studies conducted by the Department.

Verbatim Comments

For an assessment project (#94-093 - Verbatim Comments on Selected Topics, MCC Follow-Up Studies, 1989-1994), comments from five years of surveys conducted by Research & Evaluation (Grad 1, Grad 3, Grad 5, Non-Returning Student, and Employer Follow-Up) were analyzed according to content and grouped into five categories. Comments from MCC alumni about Financial Aid were found in the "Services" section of that report.

The remarks were in response to the statement included on all follow-up surveys, **"We would appreciate any comments regarding how the College could improve the courses you have completed or the services you have received."**

Overall, statements about financial aid services were few, but they focused on issues addressed in the literature discussed in Part 1. Mainly, alumni addressed **availability of aid, the process for getting financial aid, qualifications for financial aid, and staff service/attitude.** However, the majority of comments addressed the first three issues. Both positive and negative comments were included.

Primarily, students felt there wasn't enough aid available or it was too restricted or they received contradictory information. While the restrictions and/or availability of funds are often beyond the control of the institution, the level of service at that institution is controllable.

For example, one respondent indicated that MCC's Financial Aid Office was better organized than another institution's. Another person candidly stated "poor service" while others felt more staff were needed.

A complete list of these responses is attached as Appendix A.

Nine other project files in Research & Evaluation were consulted for information concerning Financial Aid. Only four, however, contained any relevant information and these are discussed below.

Who Pays the Students' Tuition? (#90-040)

Although this particular survey began as a separate project, the questions were ultimately included in the ACT Student Opinion Survey discussed below so data are reported in that section. Employer reimbursement was the main focus of this project.

Student Opinion Survey (#90-060)

The ACT Student Opinion (Quality of Life Task Force) Survey was conducted in February and March, 1990. Comparisons are made, where appropriate, to an earlier survey conducted in 1987. It should be noted, however, that the 1987 survey was conducted in the fall semester while the 1990 study was conducted in the spring semester. This will account for some differences in data.

According to respondents to both Student Opinion Surveys (SOS), the percentage of students at Macomb receiving financial aid is quite low compared to the norm for all two-year colleges. (This point will also be discussed in Part 3 of the Financial Aid Study.) The report indicates that 13% of MCC students in 1987 received financial aid; in 1990, 19% did. The norm for all two-

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year colleges[1], nation-wide in 1989, was 47%. However, the norm for two-year colleges having a population greater than 10,000 is considerably lower: 32%.

Several explanations for the variance between MCC and other two-year colleges could be inferred from the data.. The majority of MCC students are part-time students, and the lower number of credits would have an effect on their eligibility for financial aid. The reverse could also be true: if a student is taking courses without regard to a degree plan, he/she may have too many credits to qualify for financial aid at MCC.

In 1987, 75% indicated they were part-time compared to 70% in 1990. The norm for schools with more than 10,000 students is 37%. In fact, the ability to work while attending school was a determinant in attending MCC: 59% of respondents work 30 hours or more per week.

Of those who responded to the 1990 survey, about <u>one-third indicated their employers pay some or all of their educational costs</u>. While technically third-party payment is a type of financial aid, it does not fall under MCC's formal description of financial aid, nor is it administered by the Financial Aid Office. However, employer payment/reimbursement could be a factor in determining the need for other types of financial aid.

Twenty-two percent indicated their employers would pay for studies that are related to their job; eight percent said job-relationship was not necessary. Employers would pay only tuition for 12% of respondents, tuition and fees (10%), tuition, fees, books (5%) and payment for tuition, fees, books and supplies was reported by 2%.

Twenty-two percent said their employers would pay 100% of their tuition and 13% said employers would pay for some portion less than 100%, ranging from less than 50% to 90%.

Another section of the survey asked students to rate each of 20 college programs and services, one of which was Financial Aid. In 1987, 18% reported using the Financial Aid Office with a mean satisfaction rating of 3.67 on a scale of 1 (very dissatisfied) to 5 (very satisfied). A norm was not indicated.

In 1990, 18% again reported using the FAO with a mean satisfaction of 3.62 on the same scale. That year, the norm for

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[1]Norms were based on 47,573 completed student surveys from 131 2-year colleges which administered the Student Opinion Survey from January 1, 1986 to December 31, 1988. Of those, 8,779 were from students attending colleges with enrollment greater than 10,000 students.

schools of more than 10,000 students was a mean of 3.76 with 34% usage. MCC's ratings declined five percentage points while the norm was somewhat higher.

Nearly two-thirds of the respondents said that, if the college wanted to reach the students with important information, e.g., about financial aid opportunities, it should use direct mail to the students' homes.

Finally, in response to the question, "Among the following offices and services, which one's hours of operation would you most like to see extended?" the financial aid office was sixth in a list of eight items both in 1987 and 1990. While this could be interpreted to mean the hours are sufficient, it can also be seen to mean that the hours are sufficient for those who use the FAO.

In subsequent questions, the student satisfaction rating of financial aid information prior to their enrollment even lower than 3.62. In 1987, respondents gave financial aid information a mean rating of 3.25 based on the 5-point scale noted above; however, in 1990, ratings increased to 3.67. In 1990, the norm rating for two-year colleges with more than 10,000 enrolled was 3.45; the national norm for all two-year colleges was 3.67. These ratings seem to reinforce the ideas presented in Part 1 of this study about keeping students informed about availability and processing of financial aid.

It should be noted, however, that respondents gave similar ratings to students' say in policy, use of student fees, campus safety and security, and MCC student government. Also, financial aid was one of the most underused services in comparison with those at other large two-year colleges.

A-B-C Student Survey (#91-066 and #94-016)

The survey was first conducted in Spring 1992 among a random sample of 2,000 MCC students who were either currently enrolled or who had been enrolled in Fall 91 and who had completed at least eight credit hours at MCC. More than 900 students responded. It was repeated in Spring 1994 with 604 respondents.

Several facets of financial aid were explored in both surveys. First, students were asked to indicate how often they used a particular service (in this case, financial aid). In 1992, ten percent responded that they used financial aid services often while 77% said they never used FA. The remaining 13% said sometimes or didn't answer. In 1994, the responses were slightly different.

Breakdowns by gender, campus, and time of class for both surveys are shown in Table 1.

Table 1. USE OF FINANCIAL AID SERVICES

	All	Male	Fem	SC	CC	AM	PM
1992							
Often	10%	7%	11%	9%	11%	12%	8%
Never	77%	82%	74%	78%	74%	71%	82%
1994							
Often	9%	4%	11%	8%	10%	12%	6%
Never	72%	78%	69%	75%	70%	69%	75%

In another section, students were asked to rate courtesy, efficiency, and service of various areas. Mean ratings for the FAO, by gender, campus, and time, are presented below. The scale was equivalent to grades: A=5, B=4, C=3, D=2, E=1. In all cases, financial aid received C+ or better.

Table 2. RATING OF FINANCIAL AID SERVICES

	O'all	Male	Fem	SC	CC	AM	PM
1992							
Fin Aid Ofc	3.79	3.70	3.38	3.92	3.67	3.88	3.65
Courtesy	4.02	3.92	4.07	4.11	3.95	4.09	3.90
Efficiency	3.68	3.58	3.71	3.82	3.51	3.73	3.54
Service	3.69	3.59	3.73	3.82	3.56	3.83	3.52
1994							
Fin Aid Ofc							
Courtesy	3.90	3.78	3.94	3.97	3.77	4.02	3.72
Efficiency	3.66	3.69	3.66	3.63	3.76	3.89	3.38
Service	3.59	3.50	3.60	3.55	3.63	3.77	3.40

When data were cut by age, the greatest number of frequent FA users were between 23-39 (coincidentally, the majority of adult learners the College is presently emphasizing). Means did not vary greatly by age from the ones presented above--C+ or better. Younger students (<18) rated courtesy higher than other ages, and younger students also felt the service satisfied their expectations. Comparative data by age are presented in Tables 3 and 4.

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Table 3. USE OF FINANCIAL AID OFFICE BY AGE

	All	<18	19-22	23-29	30-39	40-61[2]
1992						
Often	10%	4%	8%	12%	13%	6%
Never	77%	89%	77%	73%	75%	84%
1994						
Often	9%	16%	8%	24%	9%	<1%
Never	83%	52%	73%	65%	73%	80%

Table 4. MEAN RATINGS FOR FINANCIAL AID SERVICES BY AGE

	All	<18	19-22	23-29	30-39	40-61
1992						
FA Ofc	3.79	3.72	3.79	3.58	3.96	3.97
Courtesy	4.02	4.40	4.03	3.85	4.12	4.18
Efficiency	3.68	3.40	3.57	3.45	3.89	4.04
Service	3.69	4.00	3.68	3.43	3.85	3.92
1994						
FA Ofc	3.71	4.50	3.57	3.83	3.76	3.84
Courtesy	3.90	4.25	3.80	3.77	3.79	4.07
Efficiency	3.66	4.75	3.55	3.69	3.64	3.87
Service	3.59	4.50	3.69	3.66	3.72	3.60

Under **Demographics**, student respondents were asked for information about financial aid sources. Generally, results are unsurprising; however, the consistency of responses between 1992 and 1994 is.

The most common sources of funding for education were parents or employers. Males and females equally reported parents' contribution, but a greater percentage of males than females reported and employer contribution or reimbursement.

Additional, "other" reasons comprised a large percentage in both surveys, but unfortunately, respondents were not asked to identify the other source. As expected, parental support declined as age increased.

---

[2]No student 62 or older reported using financial aid.

Conversely, spousal support increased with age. Likewise, employer provision increased with age. Scholarships remained fairly constant with the highest percentage of scholarship students being 18 years old or less.

Recipients of state and federal aid ranged from 4% (18 or less) to 13% (23-29 and 30-39) in 1992. In 1994, 25% of those 18 or less received state or federal aid while 9% of those 40-16 did. Veterans' benefits were highest among 23-29 year olds at 7% in 1992 and in 1994.

Breakdowns by gender, campus, AM students and PM students are shown in Table 5. Age cuts are shown in Table 6. Differences may be due to rounding.

Table 5. SOURCES OF FINANCIAL AID

	O'All	M	F	SC	CC	AM	PM
1992							
Parents	25%	25%	25%	25%	23%	35%	15%
Spouse	12	1	18	8	19	15	9
Employer	24	27	22	26	19	13	35
Scholarships	2	2	3	3	2	5	<1
State/Fed Aid	11	8	13	10	13	16	7
VA Benefits	2	6	<1	2	3	3	2
Other	30	31	30	30	32	31	30
1994							
Parents	25%	9%	16%	15%	10%	17%	7%
Spouse	10	0	10	5	5	6	4
Employer	24	11	13	17	7	6	17
Scholarships	2	<1	1	<1	1	1	<1
State/Fed Aid	13	2	10	7	6	9	4
VA Benefits	3	2	<1	2	1	1	2
Other	29	11	18	17	11	12	17

Table 6. SOURCES OF FINANCIAL AID BY AGE

	O'All	<18	19-22	23-29	30-39	40-61
1992						
Parents	24%	61%	58%	14%	4%	0%
Spouse	12	0	2	11	20	23
Employer	24	4	12	28	29	38
Scholarships	2	7	4	<1	2	2
State/Fed Aid	11	4	10	13	13	9
VA Benefits	2	0	1	7	2	0
Other	30	21	28	35	30	28
1994						
Parents	25%	83%	60%	14%	5%	2
Spouse	10	0	2	8	18	19
Employer	24	17	16	23	31	35
Scholarships	2	0	3	1	1	1
State/Fed Aid	13	25	10	16	14	9
VA Benefits	3	0	1	7	4	1
Other	29	8	27	37	29	30

Summary

Student comments seem to confirm what is shown in the literature. They are concerned with availability, processing, qualifications, and service attitude.

The percentage of students receiving financial aid is low compared to national measures. While about 20% of MCC students most recently receive aid, between 32% and 47% of students at two year institutions nationwide receive aid.

Parents pay the greatest portion of younger students' educational expenses. Most scholarship recipients are traditional age students who attend morning classes. Employer benefits are highest among older students as are veterans' benefits.

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APPENDIX A
VERBATIM COMMENTS ABOUT FINANCIAL AID
MCC FOLLOW-UP STUDIES 1989-1994

The comments below are in response to the statement "We would appreciate any comments regarding how the College could improve the courses you have completed or the services you have received." Each paragraph represents one student's comments. Occasionally, for the sake of readability, spelling, capitalization and punctuation errors have been corrected, but not errors in diction or syntax. The standard editorial conventions regarding ellipses and brackets have been observed.

Only those comments specifically addressing financial aid are reproduced.

==========

I was denied financial aid....

I wish financial aid was more advertised. I want to return, but I hear it [is] near impossible to obtain any aid.

MCC should let military veterans pay for the classes after the college money is received.

Advertise the academic scholarships available. Gives the students a reason to go for a high GPA. The Merit Scholarship I received was suggested by my counselor. Otherwise, I would not have known about it.

Make financial aid simpler and quicker and hire people in this department who really care about education.

.... On-line (computer) searches for scholarship information for students and alumni where they can search from home.

...I believe financial aid is too hard to receive.

You need competent people working in the financial aid office. That office was the biggest nightmare on campus. Very rude, uncooperative, unskilled labor working there.

Counselors could know more about scholarships, etc....

I believe the college should also offer scholarship locating (matching) services similar to professional services to all alumni interested in completing a four-year degree at the University Center.

I coincidentally heard about [a full tuition] scholarship opportunity fortunately from a friend, not MCC. I feel MCC

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should make all students aware of the different scholarship opportunities available to them....

The only area of frustration was in the area of scholarships. I learned that there was a scholarship for which I would have qualified, but no one at the college that I spoke to about it could give me any info. It was a well kept secret and no one in Financial Aid knew anything about it.... As I remember it, I finally located a person in the president's office who gave me an application, which I immediately completed and returned. I didn't hear anything for quite some time. As I was graduating, I received a letter and another application. The letter said that the scholarship had somehow been lost in the shuffle and no one had been awarded the money.

I should have received a Presidential Scholarship that I was eligible for, but was totally unaware of even though I had spoken to counselors about my options. This ended up costing me thousands of dollars out of my own pocket when I deserved to get my bachelor's degree by a scholarship. This has left me with a bad impression of MCC policy and values.

I was told I wouldn't qualify for a student loan with no explanation. And very little assistance with how and when to file financial aid forms....

If MCC wants to improve its services to students, one thing they should do is make it easier for students to get loans.

Financial Aid: Needs more full-time staff to help students....

It is a shame that MCC has withdrawn from the student loan program;...

If people are not eligible for Pell grant or able to get $ from MCC assistance, they can't get a student loan at banks because MCC withdrew few years ago. Why?

Financial aid is a pain. Also, it's required to take two courses.

Give financial aid more and easier....

I paid off [my] student loan when I finally got the bill. I was counseled properly but was not billed for over a year and now it's ruined my credit status.

I think they should offer more information regarding financial aid and what you need to be qualified.

Your financial aid department is in need of improvement. POOR SERVICE!

Make the students more aware of all your services from employers to tutoring and financial aid....

The service departments, ... always had employees that were busy with personal conversations and acted like it was an intrusion if you needed something from them.....

You need to try and help working people more with financial aid. Even though you work and make money doesn't mean you can afford to pay for college. It's bad enough for a single person to live on their own and make ends meet, let alone obtain a college degree. This has definitely held up my return to Macomb to further my education.

...the financial aid office has terrible service which needs much improvement. They are slow and inefficient.

More financial aid for mothers at home when husbands earn more than minimum wage.

The only reason I have for not continuing my education ant any college is the red tape you have to go through to receive financial aid.

Did not receive enough information on financial aid programs which I need.

Financial aid office gives out contradictory information every time it is called. I was told my financial aid had been approved to continue and then received a letter stating otherwise. When I questioned the decision to end my financial aid, no one could tell me over the phone why this was done.

I know you have four policies about financial aid, but I think I should get a second chance because I never got a letter saying I was put on probation when I attended the 89-90 season for the 89 semester when I didn't get a "C,"....

Make it easier to get a grant....

...Also my experience with Pell and Financial Aid Dept is less than memorable....

The counselors knew very little about...available financial aid.

After going through the ... financial aid processes at CMU, I believe you are much more organized.

Macomb Community College

FINANCIAL AID AS A SERVICE: A REVIEW OF OPERATIONS

Part 3: A Comparative Look at Other Colleges

Judith Adams
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Proj. #95-036
July 1995

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FINANCIAL AID AS A SERVICE: A REVIEW OF OPERATIONS

Part 3: A Comparative Look at Other Colleges

INTRODUCTION

The Director of Enrollment Services requested help from the Department of Research & Evaluation in reviewing the Department of Financial Aid as a service-provider to students at Macomb Community College. The impetus for this request was the 1994 A-B-C Survey at Macomb (an institutional climate survey) as well as MCC's self study for the forthcoming NCA review.

Several types of evaluation were addressed:

1. A review of the literature about financial aid services;

2. An analysis of alumni comments about financial aid;

3. A review of prior studies about financial aid at MCC;

(Items 2 and 3 were combined into one report, Part 2.)

4. A study of the financial aid process at other community colleges within the State of Michigan and several of Macomb's peer institutions in other states;

5. A random survey of the 6,000 or so students who applied for financial aid for the 1994-95 school year;

6. A survey of Macomb Community College managers.

This report presents findings from the fourth evaluation - the comparison of data from other colleges.

METHODOLOGY

Based on categories of data provided by Macomb's Financial Aid Office, a one-page survey (see Appendix A) was designed to gather comparable data from other community colleges, especially within Michigan. These surveys were mailed to 15 Michigan community colleges, primarily in the Detroit Metropolitan Area, and four community colleges outside Michigan which are considered peer institutions because of similar size, location, and/or multi-campus governance. A cover letter signed by the Director of Enrollment Services accompanied each of two mailings.

The institutions and their locations included:

Michigan institutions
Oakland Community College[1] (Auburn Hills)
Henry Ford Community College (Dearborn)
Mott Community College (Flint)
Washtenaw Community College (Ann Arbor)
Schoolcraft Community College (Livonia)
Wayne County Community College (Detroit)
St. Clair Community College (Port Huron)
Monroe Community College (Monroe)
Jackson Community College (Jackson)
Delta Community College (University Center, near Midland)
Grand Rapids Community College (Grand Rapids, formerly Grand Rapids Junior College)
Kalamazoo Valley Community College (Kalamazoo)
Muskegon Community College (Muskegon)
Lansing Community College[2] (Lansing)

Peer institutions (in addition to OCC and LCC)
Miami-Dade Community College (Miami, FL)
College of DuPage (DuPage, IL)
Cuyahoga Community College (Cuyahoga, OH)
North Virginia CC[3]

Ten colleges responded for a 59% response rate. With the exception of one anonymous response, a college official provided the data. Titles of respondents included:

Director of (Student) Financial Aid
Assistant Financial Aid Director
Assistant Vice President for Student Services
Coordinator of Student Benefits

Finally, some data just received from the National Postsecondary Student Aid Study: Estimates of Student Financial Aid 1992-93 (U. S. Department of Education, NCES 95-746) are included as they pertain to two-year colleges. Information on more than 78,000 students enrolled during the 1992-93 school year was gathered from about 1,100 postsecondary institutions. Data are based on institutional records, computer-assisted telephone interviews of students, and telephone interviews with a subsample of their parents. Public, 2-year schools had an unweighted response rate of 73.6%. With weighting, the effective response was 79.3% or about 8,096 students from two-year institutions.

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[1]also considered a peer institution to MCC.

[2]Also considered a peer institution to MCC.

[3]Northern Virginia Community College is a state wide system, as opposed to a community college district like Michigan has, comprised of five campuses.

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Nationally, according to the above study, the average amount of aid received by students at two-year colleges was about $2,200--a figure based on 2.2 million aided undergraduates enrolled at public 2-year institutions. However, nearly all the financial aid offices reporting to the MCC survey have averages below this level. Furthermore, nearly one of every four undergraduates (two- and four-year institutions, both public and private) "received some non-federal aid--from either state, institutions, or employers, averaging about $2,550."[4]

At public, two-year institutions, about 27% of students receive some type of financial aid. By source, 20% receive federal aid, 5% institutional aid, and 7% some type of state aid. This averages out to awards of $2,088 overall; $2,213 in federal aid; $844 in institutional aid; and $728 in state aid.

About 24% of two-year college students receive grants, 6% - loans, and 1.5% - work-study awards. These figures equate to an average of $1,376 in grants, $2,541 in loans, and $1,522 in work-study.

Federal aid (19.6%, average $2,213) is broken down thus: 16% grants ($1,375), 6% loans ($2,578), and 1% work-study ($1,360). Non-federal grants and loans (14.8%, average $889) are somewhat the same: 13% grants ($812), and .5% loans ($1,189).

The following figures illustrate some relevant comparisons of the data resulting from our survey of other financial aid administrators.

---

[4]"Highlights," p. v.

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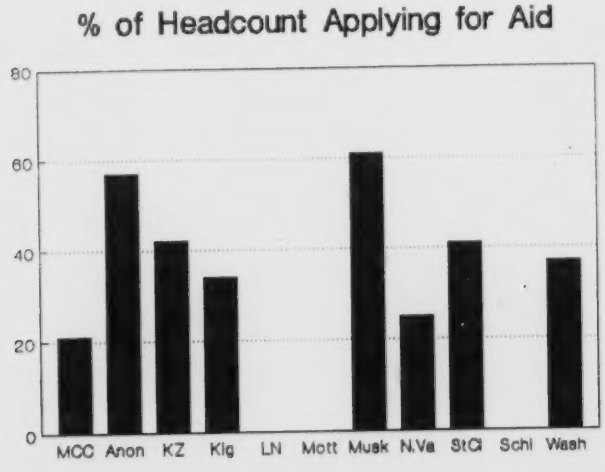
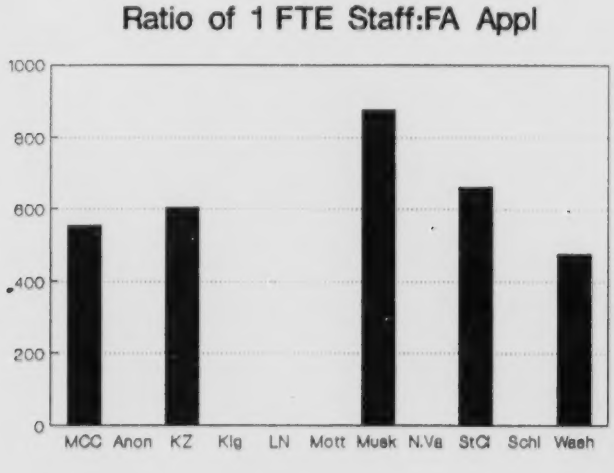
Figure 1 shows that Macomb Community College has a lower percentage of students applying for financial aid than other schools. About 20% of the Fall '93 students applied for aid compared to 22% at Northern Virginia and 60% at Muskegon.

Figure 1.



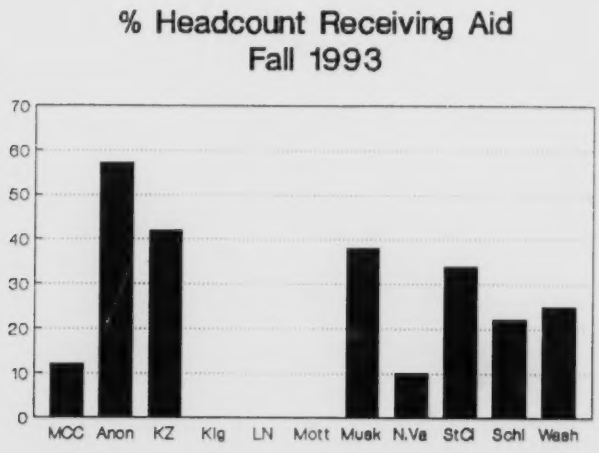
However, when we compare the ratio of FA staff (full-time equivalent) to FA applicants, MCC is right in the middle with one staff member for about 550 applications. Washtenaw has the lowest ratio, and Muskegon the highest.

Figure 2.



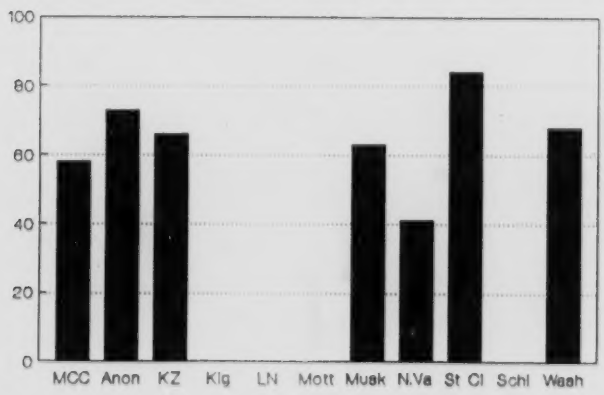
Northern Virginia has the lowest percentage of headcount receiving aid (Figure 3), but MCC is second lowest. Possible explanations are the large number of part-time students at Macomb and the number of students who receive employer-reimbursement. As cited in Part 2 of this study, about about 75% are part-time students, and 24% receive assistance from their employers. Another possibility is lack of information by the students about requirements for part-time students to receive aid.

Figure 3.



However, MCC has a large percentage of financial aid applicants who actually receive aid--about 60%, (mid-range compared to 40% for Northern Virginia and 85% for St. Clair County Community College.)

Figure 4.



No bar = comparative data not avail

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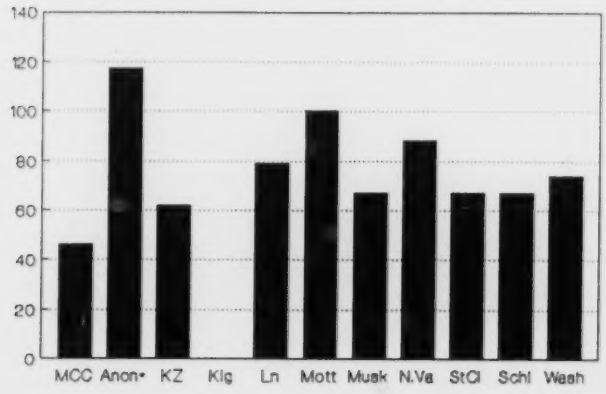
Pell recipients are fewer at MCC than at other schools responding to the survey as shown in Figure 5.

Figure 5.

% of Pell Recipients to All Recipients



*Apparent error in data reported

MCC is in the middle ranges of Pell monies that are disbursed through the Financial Aid Office. Lansing and Mott disburse the most Pell grants and Muskegon the least.

Figure 6.

Pell Money Disbursed

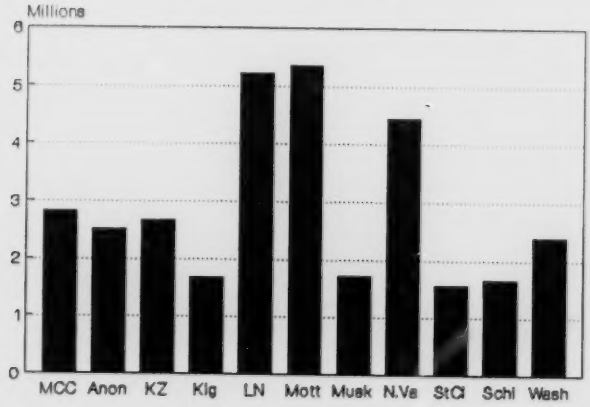
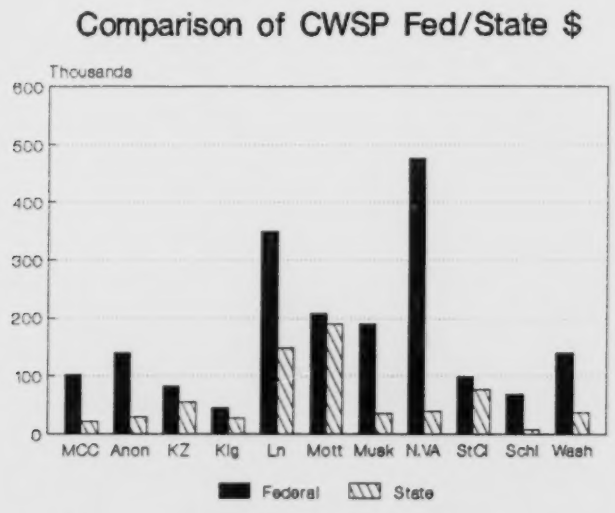


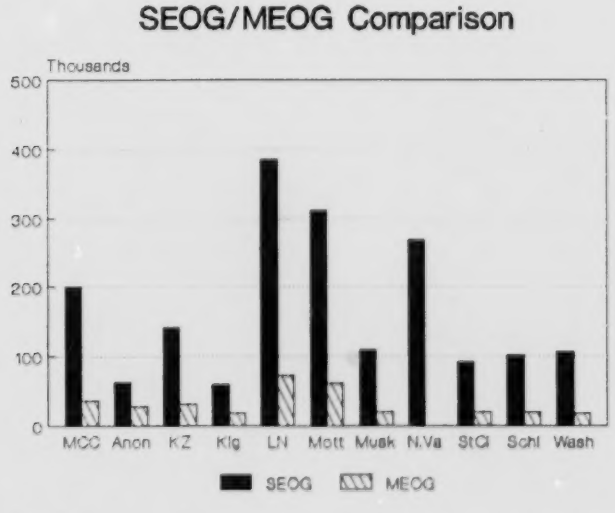
Figure 7 shows a comparison of federal and state college work study program funds. Macomb is low in both areas, but more than half of the institutions reporting awarded less than $150,000 each in federal work-study, and more than 3/4 awarded far less in state work-study money.

Figure 7.



While every respondent reported awarding less than $100,000 in Michigan Educational Opportunity Grants (MEOG), Macomb fared better compared to other institutions in the amount of Supplementary Educational Opportunity Grants (SEOG) it awarded: right at $200,000 compared to about $60,000 (Anonymous and Kellogg) and nearly $400,000 for Lansing.

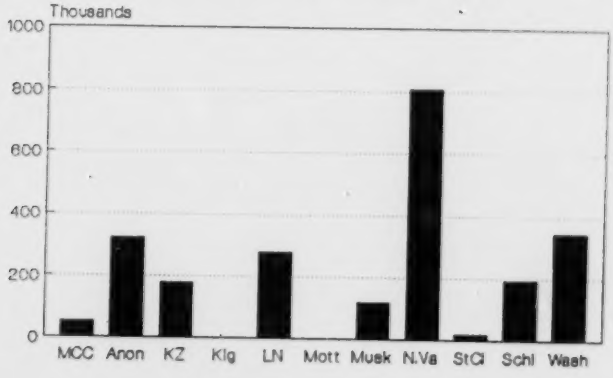
Figure 8.



Macomb Community College has one of the lowest budget allocations for institutional grants. Only St. Clair CCC is lower. But Mott and Kellogg did not report on this item; it could be presumed they do not have a budget for this type of award.

Figure 9.

Institutional Grant Comparison
(Budgeted Grant Money)



Finally, in terms of total financial aid disbursed, Macomb is well within the range of approximately $500,000 to more than $8,000,000 reported by all respondents.

Figure 10.

Total Financial Aid Disbursed
(In millions)

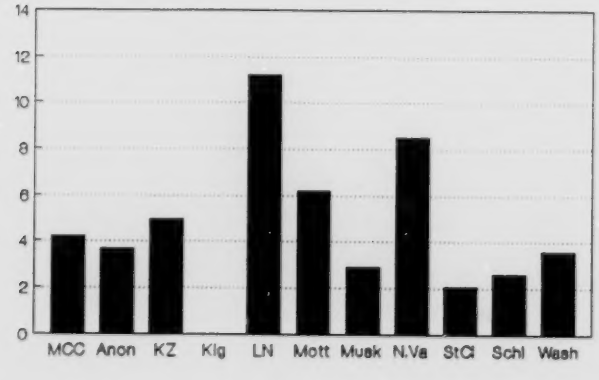


Table 1, summarizing all of the data, including Macomb's, is presented below. The following items should be noted by the reader.

1. Northern Virginia CC did not provide Fall 93 headcount. The number was obtained for Fall 91 from the Directory of Post Secondary Institutions, published by the U.S. Department of Education.

2. Fall 93 enrollment for Washtenaw Community College was obtained from R&E project #93-081, Michigan Community College [Fall Semester] Enrollment.

3. Fall 93 enrollment for Kellogg CC was obtained from the 1994-95 Michigan Financial Aid Handbook.

4. An approximate average award for Kellogg CC was obtained by dividing total funds by number of applicants (the number of recipients was not provided).

5. An average award for Northern Virgina was calculated by dividing total amount awarded by the number of recipients.

6. Full-time equivalency (FTE) was calculated using 20 hours as a basis for part-time employees and 37.5 hours as a basis for full-time employees.

Table 1 is presented on the next page.

TABLE 1. COMPARISON OF FINANCIAL AID STATISTICS AT MCC TO OTHER COMMUNITY COLLEGES

Characteristic	Macomb	Anony	KZ Val	Kellogg	Lansing*	Mott	Muskegon	N.VA	St. Cl	Schlcrft	Wash
# Full-time staff	6+1 vac	N/A	7	4	10	5	4	N/A	3	3	7
# Part-time staff	7	N/A	1 vac	0	15	5	1	N/A	0	1	2
FTE Staff	10	N/A	7	4	18	8	4	N/A	3	3	8
# Apps	5548	2014	4245	1761	N/A	N/A	3498	8847	1982	N/A	3800
# stu rec award	3237	1470	2806	N/A	5096	4000	2200	3638	1670	2150	2600
Tot $ awarded	4231040	3660459	4928405	N/A	11204511	6235696	2984816	8511749	2022672	2589673	3600000
Avg award/stu	1307	2490	1756	1093	2200	1601	1357	2340	1211	1200	1384
# Pell grants	2545	1722	2137	1306	4030	3985	1483	3194	1327	1450	1916
$ Pell disbursed	2816516	2503016	2662022	1678152	5209693	5343074	1713670	4439335	1556483	1663821	2386000
$ Perkins disbursed	628624	none	38143	71619	68574	none	100	584739	none	1000	none
$ SEOG	200170	62058	141053	59616	384040	310797	109041	268127	91024	101523	106214
$ CWSP Fed	101682	139058	82950	44114	349395	207787	189179	475195	98092	68967	140000
$ CWSP state	22134	29900	54562	26855	148509	189748	35951	40000	76278	6995	37000
$ Adult PT grant	77411	36500	41843	27103	103225	123597	47751	71840	35335	30936	57000
$ MEOG state	36445	27925	30528	18056	72540	60693	19853	N/A	19224	19838	18000
$ Instit grant/ line item	52430	319624	178984	N/A	278441	none	118406	806000	19794	192000	345000
Undup head count F93	26814	3502	10202	5203	18482	10877	5748	35194	4849	9819	10331
# incomplete apps	1321	100	N/A	N/A	N/A	N/A	N/A	N/A	122	219	1200
# apps w/o need	540	300	N/A	N/A	N/A	N/A	1078	N/A	103	219	N/A
# apps but no $	85	200	N/A	N/A	N/A.	N/A	N/A	N/A	183	219	N/A

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Macomb Community College

FINANCIAL AID AS A SERVICE: A REVIEW OF OPERATIONS

Part 4: The Applicant (Student) Survey

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Proj. #95-036
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FINANCIAL AID AS A SERVICE: A REVIEW OF OPERATIONS

Part 4: The Applicant (Student) Survey

INTRODUCTION

In Spring 1995, the Director of Enrollment Services (who was then also heading the Department of Financial Aid) requested assistance from the Department of Research & Evaluation in reviewing the Department of Financial Aid as a service-provider to students at Macomb Community College. The impetus for this request was the 1994 A-B-C Survey at Macomb (an institutional climate survey) as well as MCC's self study for its forthcoming NCA review.

Subsequently, a reorganization occurred and the Director of Financial Services was given overall responsibility for the Financial Aid Office. It was agreed, however, to complete the study begun under the previous administrator.

Several types of evaluation were addressed:

1. A review of the literature about financial aid services;
2. An analysis of alumni comments about financial aid;
3. A review of prior studies about financial aid at MCC;

(Items 2 and 3 were combined into one report, Part 2.)

4. A study of the financial aid process at other community colleges within the State of Michigan and several of Macomb's peer institutions in other states;

5. A random survey of the 6,000 or so students who applied for financial aid for the 1994-95 school year;

6. A survey of Macomb Community College managers as designated by the College President's office.

This report presents findings from the fifth evaluation - the survey of financial aid applicants for 1994-95.

EXPERIENCE OF OTHER COLLEGES/UNIVERSITIES

Because of the limited information about financial aid services available in the general literature, the project director requested information from subscribers to COMMCOLL.LIST and FINAID.LIST about their experiences with evaluations of Financial Aid as a service. (See Part 1, June 30, 1995). Several responses included comments about student surveys and/or evaluations as

well as samples of those instruments, which are discussed below.

Arapahoe Community College[1]
Arapahoe conducts an institutional Graduating Student Survey, a joint effort of several units of the college, which asks students to indicate their satisfaction level with several areas in the College, one of which is Financial Aid/Veterans Office: availability of advisors, quality of information, manner of assistance. Students also were able to indicate whether they were unaware of the service or had never visited/used the service. Standard demographic data were also gathered.

College of Charleston[2]
The College of Charleston conducted a study of the Office of Financial Assistance with the help of the BA 320 Marketing Research class for the 1993 Spring Semester. The goal was to perform an assessment of the perceived effectiveness of the Office of Financial Assistance.

Several of the questions were similar to those on the MCC survey. In a tally of responses to the question, "In what ways would you recommend the [FAO] be changed to better meet your individual needs?", fifteen students--the greatest number of respondents to this question--wanted the FAO to "Publicize more information of financial aid and scholarships." Between two and four respondents listed any other answer. (The desire for more information was also indicated in the published literature.)

Iowa State University[3]
ISU has a hot-pink "point of service" sheet soliciting student opinions of the FAO. It asks about staff courtesy, promptness, and overall service as well as time of day and day of week at which FAO services were requested. They found more students were served between 10 a.m. and noon (39%) on Wednesdays (25%) and Mondays (24%). Three-fourths of those students gave outstanding ratings to staff courtesy, 63% rated promptness outstanding, and 63% rated overall service outstanding.

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[1]E-Mail communication, June 8, 1995 and Sept. 8, 1995 with Peggy Cole, Asst. Coordinator of College Accountability. Hard copies received via U.S. Postal Service.

[2]E-mail communication with Don Griggs, Director of Office of Financial Aid and Scholarships. Hard copy received via U. S. Postal Service.

[3]E-mail, June 12, 1995, with Earl E. Dowling, Director, Office of Student Financial Aid. Hard copies received via U.S. Postal Service.

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University of Minnesota at Duluth[4]
This institution has established a Customer Service office with three full-time counselors and one support staff. Students sign in, and waiting time has been reduced from over an hour to an average of four minutes. From August 1994 through mid-May 1995, they logged 13,278 in-person visits and more than 10,000 phone calls compared to 28,418 calls and 18,368 visits at MCC from March '94 through December '94[5].

University of Texas at Dallas[6]
UT-Dallas conducts a study every other year by pulling every third financial aid file and sending that student a questionnaire. They have found the information very helpful in justifying funding requests for improved services.

Western Wyoming Community College[7]
Robbie deLeur, Director of Financial Aid at Western Wyoming Community College, reported that WWCC has surveyed students for two years, using a stratified random sample of financial aid recipients. Sixteen criterion were grouped into five subject areas, which defined the desired status of their financial aid program from a recipient's perspective. The areas were:

1. Adequate funding distributed fairly
2. Assistance in understanding forms and processes
3. Processing the student's file
4. Courtesy, helpfulness, accuracy and confidentiality of staff
5. Assistance in obtaining the maximum amount of aid, meeting emergency needs, budgeting and dealing with other agencies

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None of the foregoing information was formally published. Two other studies which were published, the **University of Delaware** and the **University of Oklahoma** inquiries on financial aid, were discussed in Part 1 of this project, "Literature Review."

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[4]E-mail communication June 13, 1995 from Norma J. Campbell, UM-Duluth.

[5]Numbers provided by Karen Rexin, Manager of Financial Aid, Macomb Community College.

[6]E-mail communication June 13, 1995 from Joe Strickland, Financial Aid Administrator.

[7]E-mail communication, June 14, 1995 from Robbie DeLeur, Director of Financial Aid.

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METHODOLOGY

The MCC survey was mailed in mid-June to a computer-generated random sample of 1,488 names from among the 6,000 applicants for financial aid for the school year 1994-95. The questionnaire is attached as Appendix A. A second mailing to non-respondents was sent about three weeks later. Slightly more than 500 applicants answered the survey for a response rate of 35%.

Completed questionnaires were sent to a contract firm for data entry. A printout was generated by the Senior Research Analyst, and analyzed by the project director. Results are presented below.

RESULTS

Location/Program

If generalizations could be made from survey respondents to the population of financial aid recipients at Macomb, most of them live in the southern part of the County and are in occupational programs.

More than one-third--38%--of the respondents had Macomb County ZIP codes from south of 14 Mile Road, a figure slightly greater than the 34.7% enrolled from those communities for the Fall '95 semester[8] but eight percentage points lower than need-based awards to recipients in those communities for 1993-94[9]. Nearly 10% of the respondents lived in Wayne County.

More than 70% of respondents have indicated an occupational or technical program.

Documentation/Information/Awards

More than 90% of respondents indicated that they submitted all requested documents, and 81% said they received enough information.

About 75% of respondents actually received a financial aid award. Four percent said they were denied because there was "no need," three percent were "not eligible," and slightly more than one percent said "no funds were available." Another one percent admitted they applied too late, and 12% indicated "other"

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[8]From Fall '95 Semester Enrollment Report (Demographic Extract Tape), unpublished at the time of this report.

[9]Financial Aid database records reported in R&E Project 94-056, "Macomb County Students Awarded Financial Aid 1993-94;" numbers (in the report) represent the number of students who were informed that financial aid was available to them. Some chose not to accept the awards.

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reasons.

Contact
About 73% of respondents indicated they had both telephone and personal contact with the FAO. Nearly 8% had only phone contact, and 19% had only personal contact.

Ratings
The questionnaire asked respondents to indicate their level of satisfaction with the FAO. The scale was five points with 1 = very dissatisfied and 5 = extremely satisfied. The ratings are presented in Table 1 in descending order by overall mean score. Mean scores by phone users, in-person users, and users of both methods are also indicated.

Telephone users were significantly less satisfied than in-person visitors. That means their perceptions were more different than one would expect by chance alone. The particular areas were

*knowledgeability of staff,
*efficiency of staff,
*satisfaction of the student's expectations,
*office hours of the FAO, and
*overall level of satisfaction.

Areas with statistically significant differences are indicated by "*" in both Table 1 and Table 2.

TABLE 1. MEAN RATINGS OF FAO SERVICE

Variable	O'all	Phone	In Person	Both
Courtesy of employees	3.72	3.54	3.75	3.74
Hours for FAO	3.70	3.43*	3.83*	3.71
Knowledge of employees	3.66	3.34*	3.79*	3.67
Overall service	3.52	3.21*	3.58*	3.55
Satisfaction of expectation	3.40	2.82*	3.51*	3.43
Efficiency of service	3.37	3.14*	3.54*	3.37
Processing of application	3.10	2.92	3.25	3.10

In the last section, respondents were asked to indicate their level of agreement with 13 statements about Financial Aid Operations. The rating scale was four points with 1 = strongly disagree and 4 = strongly agree. Mean scores, in descending order of overall rating, are presented in Table 2.

As noted above, telephone users were significantly less satisfied than other users. Areas in which the telephone and in-person users gave statistically different responses were:

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*the applicant's need being based on realistic budget;
*the adequacy of financial aid received;
*information in award letters being adequate and understandable;
*adequate assistance for questions about the forms;
*explanation of loan procedures;
*helpfulness and courtesy of people at the [reception] desk;
*feeling of ease with FAO staff; and
*fairness of staff in evaluating need.

TABLE 2. MEAN RATINGS OF AGREEMENT WITH FAO SERVICES

	O'all	Phone	In Person	Both
Adequate info on rights/responsibilities	3.20	2.97*	3.20	3.20
Info was adequate/understandable	3.17	2.90*	3.30	3.17
Other staff courteous, helpful	3.17	3.07	3.28	3.17
Sign-in desk staff courteous/helpful	3.15	3.04*	3.35	3.15
Staff well informed/updated	3.10	2.94	3.17	3.09
Received adequate aid	3.09	2.76	3.18	3.09
Need based on realistic budget	3.07	2.89*	3.31	3.07
Evaluations of need were objective	3.03	2.73	3.04	3.03
FAO fair in evaluating my need	3.02	2.56*	3.16	3.02
Adequate assistance on forms	3.01	2.78*	3.06	3.01
At ease meeting FA staff	3.01	2.81*	3.24	3.01
Application handled efficiently	2.87	2.83	3.10	2.87
Adequate info on loans, repayment	2.80	2.97*	3.20	2.80

VERBATIM COMMENTS

Respondents were asked to explain why they did not submit all requested documents (Question 2; see Appendix B). The most common explanation was no indication from staff that a certain document was needed or that the document had been overlooked by staff. In addition, several students cited repeated requests for information that had already been submitted. Some students had difficulty understanding the forms, and whether help was not available or not requested, the student did not return/complete the form.

Respondents were also asked about the sufficiency of up-front information so their expectations about financial aid were realistic (Question 4; see Appendix C). More than 2/3 of the people who said they did not receive enough information and who explained why, missed such information as deadlines, income caps, forms needed, types of financial aid, running back and forth for information they were not told they needed, etc.

Finally, the respondents were offered the opportunity to comment about improving services in the FAO. Respondents made profuse comments in their suggestions for improvement. These comments--21 pages worth--are attached as Appendix D. Briefly, the

comments concerned personnel issues (positive and negative); the telephone--need for more lines, more staff, better attitudes; an office at Center Campus; better/more information in general; less duplication of effort with regard to forms, information that has already been provided; and timeliness of processing, checks, computer data entry, etc.

No other comments, not even ones about the length of time required for processing, reveal the level of frustration apparent in those from respondents who indicate having made multiple trips to submit documentation that was not requested at the initial application or inquiry, or to submit information that had already been submitted (in some cases, multiple times) but had been misplaced, misfiled, or lost.

SUMMARY

Colleges which responded to E-Mail requests for information about financial aid operations as a service and which have conducted student surveys asked many questions similar to, if not identical to, those on the MCC survey. However, with the exception of the College of Charleston and Iowa State University, specific data were not generally provided by the correspondents.

It appears that most financial aid recipients are enrolled in technical or occupational programs. More than 1/3 of them reside in the southern part of Macomb County (below 14 Mile Road).

Respondents indicated they submitted all necessary documents, and 75% of them actually received financial aid. Nearly 3/4 used both telephone and in-person visits to process and follow up on their applications. Although they represented only 8% of the respondents, those who used only telephone were significantly less pleased than those who used in-person visits or both types of contact.

On a scale of 1 - 5 (1=very dissatisfied, 5=extremely satisfied) respondents were slightly more than "satisfied" with courtesy, hours, knowledge, overall service, satisfaction of expectations, efficiency, and processing (mean range 3.10 - 3.72).

On a scale of 1 - 4 (1=strongly disagree and 4=strongly agree), users presented a mean range of 2.80 (adequacy of information on loans and repayment terms) to 3.20 (adequacy of information about rights and responsibilities as financial aid recipient).

Written comments from respondents indicated frustration at being asked repeatedly for documents that had already been provided. Respondents indicated that insufficient information had been provided up-front about deadlines, income caps, various types of

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financial aid, and the kinds of information needed from the applicant.

Suggestions for improving service operations in the FAO included adding phone lines and staff, providing staff training, improving attitudes of staff, adding an office at Center Campus, and improving timeliness of processing, checks, computer data entry.

APPENDIX A

SURVEY OF FINANCIAL AID SERVICES **Dept. of Research & Evaluation**

1. Did you submit all requested documents? Yes____ No____

2. If not, please explain. _____

_____

_____

3. Did you receive enough information up front so that your expectations about financial aid were realistic? Yes____ No____

4. If not, please explain. _____

_____

_____

5. Did you actually receive financial aid? Yes____ No____

6. If not, please indicate the reason you were given.
____no need
____not eligible (e.g., low GPA; too many hrs. earned)
____no funds available
____applied too late
____other

7. What type of contact did you have with the financial aid office?
____telephone
____in person
____both

Using the scale below, please indicate your degree of satisfaction with the Financial Aid Office (FAO) by circling the appropriate number.

5 = extremely satisfied
4 = very satisfied
3 = satisfied
2 = somewhat dissatisfied
1 = very dissatisfied

8.	The courtesy of employees in the FAO	5	4	3	2	1
9.	The knowledge of employees about the aid process	5	4	3	2	1
10.	Processing time of applications	5	4	3	2	1
11.	Efficiency of FAO service	5	4	3	2	1
12.	Satisfaction of your expectations	5	4	3	2	1
13.	Overall service in the FAO	5	4	3	2	1
14.	Office hours for Financial Aid Office	5	4	3	2	1

-over-

Using the scale below, please indicate your agreement with the following statements.

4 = strongly agree (SA)
3 = agree (A)
2 = disagree (D)
1 = strongly disagree (SD)
8 = does not apply (DNA)

		SA	A	D	SD	DNA
15.	Financial aid staff seemed well informed with up-to-date knowledge about federal and state policies and procedures.	4	3	2	1	8
16.	The Financial Aid Office evaluations of my financial needs and awards were objective.	4	3	2	1	8
17.	I believe my need for financial aid was based on a realistic expense budget.	4	3	2	1	8
18.	The financial aid package I received was adequate to meet my basic financial needs.	4	3	2	1	8
19.	Information in my award letter(s) regarding academic requirements, terms of loan, etc., was adequate and understandable.	4	3	2	1	8
20.	I received adequate information about my rights and responsibilities as a recipient of financial aid.	4	3	2	1	8
21.	Adequate assistance was available to answer questions about the forms.	4	3	2	1	8
22.	My application and/or records were handled efficiently and were readily available.	4	3	2	1	8
23.	Financial aid staff adequately explained the loan procedures, including interest rates and terms of repayment.	4	3	2	1	8
24.	The person(s) at the sign-in desk in the Financial Aid Office were courteous and helpful.	4	3	2	1	8
25.	The other staff in the Financial Aid Office were courteous and helpful.	4	3	2	1	8
26.	I always felt at ease when meeting with Financial Aid staff.	4	3	2	1	8
27.	Financial aid staff seemed fair in their evaluation of my financial need.	4	3	2	1	8

We would appreciate any comments regarding how the Financial Aid Office could improve its services to Macomb Community College students.

_____

_____

_____

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APPENDIX B

Financial Aid As a Service: A Review of Operation. Part 4: The Applicant (Student) Survey

Q. 2. If not, please explain. [In reference to Q. 1. Did you submit all requested documents?]

[The following comments have been edited to correct spelling and minor grammatical errors. Otherwise, they stand as the respondent wrote them. Each paragraph represents one respondent's comments.]

I have been submitting information for the last 2 1/2 months. When I applied for fin. aid I was told everything was in order and I should hear about my award in 2 weeks. Since then I've received 1 letter a week saying I need to submit some different info. each time!

I am still waiting on my SAR.

I transferred to another college.

I couldn't make it all the way to South Campus.

Not attending currently.

I did not submit my W-2's for 1993 because I do not have them. I did not file taxes that year.

I am transferring to Baker College of Mount Clemens.

The company I work for will pay my classes once I pass through.

Student Federal Aid papers I have not received yet.

Easier to just pay out of my pocket.

At first I didn't.

I didn't feel I was getting the help I needed.

I was reminded to submit a copy of my driver's license.

Still have to acquire tax info. from IRS.

The office kept writing and calling after months passed asking for more information. You thought you were all set, and they would call for more info.

Need MCC financial form.

I was rejected because my parents made too much money. I would like to say that they do not help me or support me, so why does their income have anything to do with it?

I am currently attending the University of Michigan and taking summer classes at Macomb as a guest student.

I believe [the requested documents] were lost in the Bermuda Triangle, several times.

Because I'm not sure what that is [referring to all requested documents].

I thought I did, but the forms are very confusing.

I couldn't fill out info for the Pell Grant. I didn't understand some of it.

Did not have all of them.

I was told that with my new husband's income I would not be eligible for aid.

The women I talked to were constantly telling me I needed more and more papers each time I stopped in.

I thought I had everything in, then later, I would receive a letter saying there is a hold on me (usually when I'm trying to register).

Not attending MCC.

Went into office, they made copies of everything, then 3 weeks later said they never copied my mom's driver's license.

Tax forms for self-employed parents were left out.

Because when they were received by me the time had nearly run out and I could not get the appropriate documents together in time.

I didn't apply for financial aid for the 95-96 semester.

After application was sent, approximately 1 month later. I received correspondence that they needed my FAT from Ferris and WSU - I called to tell them that I provided them about 4 years ago. The woman put me on hold for about 10 minutes and came back to say that yes, they were indeed in my file. I have yet to receive any further correspondence from them.

I didn't have enough credits to claim half time, but I am taking another class and I am now turning them in.

The biggest headache I had with the FAO was having to run into the office 3 or 4 times with documents and being assured each time that I had turned in everything needed.

I applied for federal aid. I was then asked to provide documentation that I had lived in Macomb County for more than 1 year. I haven't.

Have been away in process of bringing everything in.

Did not apply for financial aid for the upcoming semester. This is from past experience.

No, because I will not be attending MCC any longer.

I didn't realize I had to sign a certain form every year, but school was very helpful.

IRS form never sent by IRS.

This will be my third year and my brother and sister didn't get anything in their third year, so we didn't bother this time.

APPENDIX C

Financial Aid As a Service: A Review of Operation. Part 4: The Applicant (Student) Survey

Q. 4. If not, please explain. [In reference to Q. 3. Did you receive enough information up front so that your expectations about financial aid were realistic?]

[The following comments have been edited to correct spelling and minor grammatical errors. Otherwise, they stand as the respondent wrote them. Each paragraph represents one respondent's comments.]

After putting up with many, many hassles from the office, I was informed I could not receive aid.

I wasn't fully aware of how the Federal government determines what specifically qualifies a student for aid, i.e., hours earned in school, even though I am reimbursed for 94/95.

Not aware of all the paperwork involved; not aware of deadline for receiving scholarships.

I believe financial aid should not only be given to low income families, but also, consider other family matters - 2 students in 1 family.

The book check system was confusing and I did not have funds left over for books.

Some office people weren't sure about answers to my questions.

If I would have been told up front that my chances were nil, then I would have not applied for aid.

They didn't explain anything.

I didn't realize that the classes had to paid for 1st.

I applied for sex equity and single parent financial aid and was denied for a very ridiculous reason.

I thought the earlier you submitted, the more you received. I was not sure if it was based on how much you make.

Did not suggest sources of possible financial aid.

I was not aware of what the salary cap was.

The only reason I am at MCC is because the hard working youth of this county get the shaft at universities.

I was told that my application showed I was going to receive aid, but they didn't know how much.

They weren't specific. Some people don't know what they're doing. You don't qualify for one or two types, they should have other applications to be able to get other than one or two to help you.

They were too busy to talk to me.

The office never tells you everything you will need until it's basically too late.

We had a difficult time understanding my award letter. It was not clear to us what I would be awarded and how I would receive it.

Even after receiving the first checklist for financial aid, the office still kept requesting more forms. It would be easier if they let you know exactly kept what you need up front.

All I was advised of was a list of documents needed and when to be submitted by. When I asked what was available to me, the office replied that they would contact me.

I got the impression I was eligible. Nothing really stated otherwise.

The office is run inefficiently. I was actually sent to registration regarding financial aid!

I was not aware of the requirements to receive financial aid.

Inconsistencies with paperwork and explanations.

No, I was told just to go ahead and fill out the forms and I would hear from Fed. Aid.

Thought aid was possible.

I didn't get all the information I needed in the mail, so I had to keep running home for the rest of the information.

Letters and printed information was not informative and complete for parents.

Should have been given an idea of what income levels qualify, etc. I wasted a large amount of time for nothing.

I'm on financial aid probation. I was never told that because of this I could not register by mail or phone. Also, at any given time, if you call and ask a question, I almost always get two different answers.

Was very disappointed that federal funding was cut. I'm almost done and now have to pay after 3 years of aid.

Basically understood.

It was not explained that if you had over 62 hours in a previous experience, you could not get aid at MCC.

I applied w/out research it.

I received just the package--not much else was provided.

I am receiving financial aid through the University of Michigan.

All I really did was drop off the requested forms. I never received any information or what awards I might receive at that times.

Staff at financial aid office only spoke to me to reprimand me re: missing documents, lost in the Bermuda Triangle.

I received about a dozen different answers: yes, no, no and yes, eligible and not in the past.

I informed the FAO that I was a guest student and wanted financial aid for summer, they told me to submit all forms and I spent 3 weeks gathering paperwork (parent's income tax, applications, etc.) to submit to FAO expecting to get financial aid; however, class to 3 - 4 weeks went by when I was then informed that guest students are not eligible to receive financial aid for summer. I should have been informed about this simple information at my very first visit to the FAO; however, the person at the office did not inform me correctly and could have saved me a lot of trouble and time.

I was not told it would be impossible for me to get aid if I already had ABA degree.

I felt like I didn't know a lot about it.

I don't understand how it works and haven't been able to understand.

I wouldn't have bothered making extra trips to the school and submitting papers if I knew a 17 year old degree would disqualify me.

I wish somebody told me up front that students with 4-year degree will be automatically turned down.

More and more things are requested at different times.

Did not qualify for MI loan. I have not worked for two years and I also had no cosigner.

They didn't tell me about my financial aid in the summer times. So I had to pay cash and wasn't prepared for that.

No info was given to me!

I was told to include my new husband's information even though I would not be considered for eligibility. Had I known, I would not have applied.

I never received any information from anyone.

Was not told the time frame. My financial aid did not come through yet 7/7/95.

They didn't tell me that I'm not qualified for financial aid during the summer time and they didn't give me the paper that it is specially for the summer to apply.

One thing I would have liked to have known up-front was a list of all documents I might need to submit when I applied for FA for the 93-94 school year. I made 3 trips in a 2 week period. Once just to have my driver's license xeroxed! I live 1/2 hour away and had 2 children in tow, so this was a bit annoying.

I did not know that I had to submit extra documents. I still do not know if I will receive financial aid from the college.

Your person on the front desk should be more knowledgeable concerning all areas of grants and loans; and when checks are cut.

I was told I would qualify then received a letter stating I did not qualify for aid. I re-applied and was told I did now qualify, but it was not in writing and it was very confusing.

Was not told of all possibilities of financial aid.

I just didn't expect to be returning the same forms 2 and 3 times.

I was not told that financial aid was only offered for 2 yrs. or up to 62 credit hours.

Nothing was explained.

I was not informed of all options available such as part-time student grants available (vs) loans such as Perkins.

I was sent on a wild goose chase. I asked for info on Indian tuition and was put in another program. Then denied entry.

I was simply given instructions. Not very clear at that. For I had no experience in the matter and it was rather difficult.

I was not told MCC does not accept other financial aid, i.e., guaranteed student loans.

I was unaware of time limits.

Was not aware, that if you receive financial aid for spring and fall as a full-time student that you re ineligible for financial aid for the summer semester.

APPENDIX D

Financial Aid As a Service: A Review of Operation. Part 4: The Applicant (Student) Survey

QUESTION: We would appreciate any comments regarding how the Financial Aid Office could improve its services to Macomb Community College students.

[The following comments have been edited to correct spelling and minor grammatical errors. Otherwise, they stand as the respondent wrote them. Each paragraph represents one respondent's comments.]

They sent me many copies of the same letter after the matter had already been taken care of. Very slow to process FAT form.

A Center Campus office would be nice. That phone in G Bldg. isn't very helpful since you are almost always put on hold for extended periods of time. Also, checks for book allowances should be more timely. Last semester, I couldn't even buy my books until after the 1st week of classes. Finally, I have been approached twice regarding a job (earn while learning type of thing) and I have always called back and left messages on voice mail. I never get a return call, and, to this day, I do not know what this program is nor how it works.

It was difficult to reach the FAO by phone unless you called at 8 a.m. More phone lines into the office would really help.

Paper was wasted since I received a form monthly informing me of my status, but was not told how to get what was needed. There was mis-communication.

In regards to the person I've dealt with from the beginning, I feel she's done an excellent job in handling my records along with everything that goes with it. She's courteous, and shows concern if things don't go exactly right. I believe she should be commended for an excellent job well done (Barb from sex equity). As far as the aid goes (which this I believe is not your fault), the state takes too long to approve the money you guys get from them because by the time a student knows they were approved the classes they want are full.

Difficult to get through by phone. Have experienced and seen people left on hold for very long time spans.

Last year, I believe there was a mistake made regarding my financial aid and all that I was told was that's the way it stands--no explanation or anything.

Very satisfied.

More people to answer the phone, so there is less time being put on hold.

The process of filling out the paperwork is very timely. Due to Federal funding cuts, I feel that students should have been made aware. Even though I'm not sure if the College was really aware, I will continue to further my education. I believe in it. I only wished I could have continued to get reimbursement. I am a single parent and it will be hard for me.

I did not finish application.

Because I could not qualify for financial aid through MCC (over 62 hrs.), my only option was Stafford which MCC does not participate in. Anyone going back to school after 10+ years, 22 years for myself, has very few doors open to them to finance college. Please reconsider Stafford Loans.

I was denied F/A due to too many credits. Now, I am not able to attend school till next semester because I do not have the money. Lastly, your staff is overworked. I hope they are not underpaid. The lady that answers the phone has a very stressful job and she does very well for you.

When sending a letter requesting a form you provide be completed, include it with the letter.

I feel students are receiving way too much money.... [in regard to Question 17: I believe my need for financial aid was based on a realistic expenses budget.] I believe they gave me too much money (although I accepted a $1000.00 5% interest grant, the money was way too much!) Thank you.

Offer a waiver for the $15.00 registration fee! OCC in Royal Oak waives their registration fees to those who can't afford otherwise.

There are many time delays when waiting for financial aid--the staff was never very knowledgeable about deadlines or expected decision dates.

Be sure to tell applicants EXACTLY what documents they are to bring in.

Thank you for caring.

I was a little upset on Mon, June 12. I called the office at 7:00 p.m. to ask the office hrs. for Tuesday and I was put on hold for 25 minutes. At that time it was 7:25 and the office had closed. When I finally hung up and called back, no one answered. Everyone went home and left me on hold. I feel that maybe the office is a little understaffed.

I felt this particular office staff were careless at my expense. Documents were misplaced, entered incorrectly or lost, then blame was shifted to me. Training a better record keeping would be quite beneficial.

You make filling out the information basic and easy. If I have any questions the staff is always there to answer my questions. You have a wonderful staff.

My application for aid was turned down. Had I been provided with my info (ex: what forms I needed) in a timely manner, I would have found out sooner and sought financial aid earlier and from other sources. Whenever I would send in one form, I would get a letter saying I needed more forms submitted. Why not save time, aggravation and valuable paper products and include all items in one letter?

I would like information about the scholarships available at MCC. You should make available Stafford loans, SLS and other Federal and state financial aid. The Perkins Loan is simply not enough! You should consider the needs of adult students who have no family support to rely on.

More people should be informed about American Indian grants. Knowledge [about] who to call for help.

The scholarships are handled very poorly. After fall and winter semesters were paid out of my pocket, I would receive an untimely check. What is the use to give aid after the fact? The whole point is that I couldn't afford to pay up front and the money was always too late.

Even though I may not agree with the Federal Government or state requirements and determination, the FAO staff was courteous and supportive. The staff also suggested alternative financing, scholarship opportunities and applying for Financial Aid again as my income level changes, and to keep my file up-to-date.

Programming the computer to not send letters requesting over and over on information. 2nd materials. Students have already given to the Financial Aid office.

I'm still a little uninformed on how to receive scholarships. Perhaps the student handbook needs to be clarified on this.

I work late every Monday and Tuesday and it's very difficult to get in on time to submit papers. Need to open late more days or on weekends.

Provide information to students on how to secure other sources of grants, loans or awards.

Written and verbal communication regarding financial aid is based on number of hours originally put on application. When dropping a class, confusion exists at Financial Aid Office about what happens to financial aid. Do I have to pay back? When do I have to pay back? How much, etc.? Needs to be spelled out in financial aid booklet. What happens to financial aid if student drops course, etc.?

I feel there is no reason to make any new adjustments.

I can't really answer all of these because I have not had financial aid a few years and I'm trying to receive it currently. [In regard to Question 22: My application and/or records were handled efficiently and were readily available.] Previous forms were misplaced at the FAO!

My only objection would be regarding the laziness of some individuals at the FAO sign-in desk. A few times they did not even try to be helpful and showed no interest in trying to find an answer to a question--if they did not know it "off the top of their head."

I feel the process could speed up a little.

Desk staff were pleasant, but uninformed. Apt. with F.A. staff rushed. Our family went in together asked what we needed to supply very early and they couldn't tell us. When asked to call with information our calls not returned for several days. Staff definitely slim for the job. One trip should be adequate, maybe two not 6 or 7 and 4 phone calls to the office. Review one case, get all needed information and proceed to the next. We applied very early and last year the award came the day I registered 5 months later. I felt insecure and unsettled and that shouldn't be necessary.

They need more people to help in the FAO.

I don't see how F.A. services could be any better. I call these fine ladies the Financial Aid angels.

I applied for summer courses aid and was denied because I was not "needy" enough. I went to MCC on May 9, 1995, to apply for fall classes aid and as of today's date (6-16-95) I have not heard anything w/the exception of "you will hear something shortly."

The people in financial aid office need much more training and also some training in courteous service. Twice I was given wrong info. and one time, it caused my Perkins loan to be cancelled.

One hand needs to know what the other hand is doing.

Move papers along faster.

The whole process is too complicated and I always needed to have some additional form than what they originally advised. I also needed a special trip to South Campus F.A. office only to find a note on the door that they were closed for the next few hours. I was very annoyed after I had just called the previous day to get info on forms and the office hours and was not advised that they would be closed.

Whenever I called the FAO, it took their office forever to answer the ringing phone (15-20 rings). I would be quickly asked a question and quickly transferred to anyone else. Whether the next person as the right person to talk to or not. And then, quickly transferred again. Until [after] several times, I just gave up. I never got any good advice from the FAO. One time I was told to come down to the campus to pick-up a financial aid application. This form could have been easily mailed to me.

How is financial aid determined? Is it based on income; financial need or first come, first serve?

Open an office at Center Campus.

The staff that answers the phone and works the sign-in counter needs to be a little more polite. Most of the time, they act like they have an attitude or don't want to wait on you.

I think they should take into account persons who support themselves, but live at home because their finances won't allow them to move out to receive financial aid, especially, when they are trying to get a better education.

As I have been attending Macomb for the past year I have never had any problems with financial aid.

Something drastic needs to be done in this office. The staff is very rude and uninformed/unknowledgeable. Every time I have talked to financial aid, I dread it, and my stress level goes up. It's ridiculous that these people even get paid after the way they treat students!

It's a great program. Those who need it deserve it, especially if they are trying to better themselves such as this.

I felt I was walking in the dark due to inadequate direction by those, I felt should be knowledgeable is financial aid.

The service was adequate and prompt.

I sent all my forms in that were requested and then I got a letter saying I didn't. Make sure pages don't get lost.

Quicker processing of applications.

I never spent so much time running back and forth for forms and information that was either unnecessary or incorrect. I understand that there are certain hours within your schedule, but to talk to (over the phone) and visit a place numerous times only to have the wrong information given when you have a full schedule yourself is not only discourteous and ridiculous, but it is so unprofessional!

The only problems I ever had was the line is always busy if you call and my paper work and documents sometimes got misplaced or lost making it necessary for me to submit another copy. Staff was always very helpful and able to help in any way I needed. My amount of aid was adequate.

Done! Everything was up to my expectations. Just keep up the good work.

I was extremely thankful and pleased with all staff help. Especially to Juanita Gawrylak for her kindness, care, help and support during some difficult years. Her gentleness will never be forgotten. Thank you all so much!

Instead of sending people letters again and again on papers needed, come up with a list of everything needed to process your financial aid request.

I waited for over an hour and was late for class while the person at the desk watched a lady fill out her papers and I only had 1 quick question. Staff walks right by you like you don't exist.

Make sure aid awards are in the computer so it does not delay mail registration by being rejected, especially, for students in the nursing program who must sign up for classes the 1st day.

Give financial aid to white males who need the aid.

1) Maybe one discourteous staff member. 2) At times, office seemed understaffed.

More telephone availability for questions. We can never get through to the office.

The financial aid office needs more than 2 people in front to help students.

Keep up the good work.

The people that answer the phones handled my questions okay, but their tone of voice comes across to me like they'd rather not have to be there talking to me.

So far, I think they are doing a wonderful job.

Staff should inform you immediately upon your first conversation w/them what you need to bring in to avoid having to make multiple unnecessary trip to the FAO.

The people there could be more courteous. They are understaffed. I believe if their work had was lighter the people working there would be more courteous. As it is, they act like they're doing you a big favor by doing the job they are paid for!

More people need to be available to answer the phone lines installed. There were times that my wife and I were on hold for sometimes - 25 minutes. That's ridiculous. People calling in on the phone should receive the same prompt service as if we were standing in the office. I'm definitely dissatisfied with the phone service I receive when I call.

Workers should be more informed about which aid is available, and the criteria to be met for each type of aid (i.e., scholarships).

Possibly, rework the book check system.

Just because I live at home, I got denied my Pell Grant. And, I was told I would receive it. Then I received a letter in the mail 3 weeks before the semester started stating I wasn't eligible for it. So, I wasn't able to start the winter semester.

I wasn't granted my Pell Grant because my parents have partial guardianship. They said they would have to go by my step-dad's income. He doesn't fully support me. So I felt it wasn't right.

I think the improvement of handling applicants more efficiently. I missed out on a lot of grants because it took the office so long to process my claim and I was told I handed everything in, but every 2 weeks there was something wrong. Save a lot of paper and time by checking it thoroughly when the application comes into the office.

I am very pleased with the FAO here. I have a daughter going to Eastern Michigan and the difference between the two is like night and day. Eastern, we really had a difficult time. Macomb's was a pleasure. Keep up the good work.

More staff!

Do not have front desk help answer phones and help walk-in students.

Consider other students other than just low income families (two students in one household).

I would like to apply for financial aid for next semester, but I am not sure how.

I would like to be able to purchase textbooks with financial aid checks earlier than what we are able to do. 1 - 2 days is not sufficient time for me as I like to skim through the textbooks prior to classes.

Keep up the good work.

The forms are too time consuming and complicated. They could be greatly simplified to avoid the problems of unsubmitted information.

When "proof of residency" or other forms are needed, this should be stated at the beginning of the process so that all forms can be submitted at the same time.

FAO officers were quite helpful in my case; though they were a bit understaffed for the busy time during pre-semester.

The staff at the financial aid office was friendly. I feel that my case was handled very well and quickly.

Your staff was courteous and helpful. I have nothing negative to say about my dealings with them.

I feel that my financial aid wasn't enough for my financial situation. I felt I should have received more than what was given to me. I turned in all of my papers and when they needed more and more and them my financial aid papers were probably looked at late. When I call for information and they say they will get back to me, I never get an answer!

Have someone that's more up-to-date on the financial aid in office with questions, help and understanding of situations at hand. Have a habit of losing material that's important. Should be able to make copies without filling out everything over and over, every semester. The phone system is terrible. I wasted one day on hold for 1 hr, Should be able to give options if not qualified for certain or tell you where you can go. School is very expensive, especially when your's is the only income of the family of 4 people. I don't like the system of if you do pass even if they're not all A's & B's. I don't know what I'm going to do for this next semester.

Phone manners need to improve. They should let you finish talking before they hang up. It also should not take as long to answer the phones.

I found everyone to be very helpful in processing my application. A few less forms might make the process less complicated.

My expected family contribution was highly unrealistic. I cannot afford $800.00 for school because I am an independent student.

Speed up process time.

Though an employee of the college, I received fair and prompt treatment, the previous year (when I wasn't a college employee) I was not treated respectfully nor promptly.

I was very pleased they even helped get me out of a bind because of dropping classes due to twin pregnancy. You guys are great!

I was really satisfied with the help you gave me. And I have no comments regarding the Financial Aid office.

They really had me believing that I was getting financial aid. I even asked when I would receive the check. I asked if I would receive the check in time to register and I was told probably not. I asked again are they sure I was getting aid because I would then borrow the money and pay it back once I got the check. I was told again I was getting aid, but unsure of the amount. Well, I never received aid after all! I borrowed the money, but never received a check. All I received after all the back and forth talking on the phone was a letter that told me I was denied aid.

I felt the Financial Aid staff was very helpful. I also feel that they are very patient with students who seem irate when they enter the office.

It's fine to me except it is so hard getting through at South Campus; telephone lines are always busy or put on hold for so long without a word while waiting such as "please continue to hold." It is quite frustrating.

They need more people on the phones, it's hard to get through sometimes. Inform students about the option of loans. I mention this because I was told last year that they did not give out student loans.

Everyone (especially Anita) was extremely helpful. We only live with my mom and she took the time to help her fill out all of those confusing papers. While I attended Macomb, I received a lot of financial aid and, without it, I would never have been able to attend. I truly appreciate the FAO.

Just mainly have financial aid award letters sent quickly back to student. Also, the money, since I was one of many students who borrowed money and had to wait for any financial aid check before I paid it back, then I paid interest on the money during the wait.

I believe the FA staff should increase so that the process can be more efficient and quicker.
Overall, everything was o.k.

Thank you for your support. I received my Pell and I am grateful, indeed.

Is to have financial aid office at Center Campus. Also, have longer hours for people who work full-time. Also, it would be nice if the financial aid office would be opened on Saturday.

The information about financial aid was adequate; however, the staff was not very friendly or helpful. I did not feel comfortable.

I really cannot think of any comments for improvement. If there is anything that can be done for my financial aid, despite the absence of W-2's (why do I need them if I didn't make enough to file), please let me know.

I feel they are doing everything possible right now.

This survey could not have come at a better time. As you look, my evaluation given is quite poor due to my horrendous experience with the FAO. After turning in all the required information to process the aid, three useless trips to the office, many long distance calls, I would receive letters, at least two, every other day saying all my information was not turned in. Although I had already turned it all in, I would send it again and again. I sent each document (parent 1040, tax schedules, etc.) at least four times, but I still would receive letters saying they weren't in. Obviously, the office was incompetent of receiving and keeping records. I did keep track of the number of letters I received which was close to 30. What cracks me up through is that when I first started receiving those letters (in April), I called and they told me to disregard them and they had all the info; however, when I called in June to let them know I was still receiving letters, they told me they didn't have them. If anyone could explain this I'd appreciate it, but no one could.

So to say the least, the story doesn't get better. When my mother called last week and wanted to speak with a supervisor, she was informed I could not receive aid because I was only taking a summer class and was a guest student. But could and did any of the 20 employees inform me of that before I went through all that hassle--no! The first day, I spoke to a counselor and a lady at the FAO, I told them I was a guest student. On an application I filled out was for supposedly guest students. So why I was never informed is left a mystery. I hate to write such a discouraging letter, but that office has shown nothing, but inadequate, incompetent and misinformed staff, not to mention has managed to drive me and my family bonkers by frustration and headaches.

The staff could be more helpful and courteous. They need to explain to you the procedures.

Longer hours.

Keep up the good work.

I am a victim of a sexual crime and I now live in HUD Housing. I also do not own a car. My only disappointment and why I did not make it to the winter term is because I could not get the financial aid I needed for transportation, first. I hope this time I will work out so I can have an opportunity to go to school like everyone else and feel SAFE!

It took a very long time before my financial aid went through. I had to go to the office about 7 times before it went through. They never explained what I needed so I had to keep bringing stuff to them. When it was busy, they were very rude and tried rushing everything. I was almost unable to attend because nothing was going thru and it wasn't my fault because I started the process early.

Things seem to be great there.

All staff members were helpful and courteous, except for one office visit--not a bad record. The office, overall, was very helpful and I appreciated this.

I think the applications should be processed a little quicker. The application process is so lengthy and detailed and unclear that it probably stops a lot of applicants from applying. I'm not looking forward to going through this whole process again.

I applied the beginning of Jan. '94. It was July before I received the award letter. They told me 6 times I turned everything in, then sent me letters saying they needed more.

These questions would've been complete if I knew what my status was. I am positive that I qualify for fin. aid, and I wish I could get my "award letter" as promised 2 1/2 mo. ago. If the counselors, letter senders, and other fin. aid staff would collaborate more efficiently, maybe I would not be in the position I'm in right now. My wife and I both work full-time and it's still hard to pay for everything up front for school!

I don't think any improvement is needed because the financial aid office gives the most excellent service I would need already. Thank you very much for being so kind and helpful.

I feel that your system has major problem. I have been on my own for over a year and your system still insists I go by her income. Which I feel is a crock.

Financial aid was very helpful to me in my time of need. I would like to thank everyone.

The financial aid office people are very nice and helpful; it's the government processing my papers and taking so long, even on my short form they take too long to process and always have to come in and sign more paper. It's very aggravating.

Ask them to smile.

Documents we submitted repeatedly and lost over and over. I felt the staff was not informed and were impolite. My experience at MCC financial aid office was horrible and was responsible for my transfer to Oakland Community College. OCC has given me 2 generous financial aid packages for the past 2 years, based on the same info supplied to MCC. Finally, OCC is polite, fair, prompt and very student friendly unlike the folks at MCC.

These answers are based upon my dealings with the South Campus office. The Center Campus office couldn't help me and always sent me to South. If you are going to have a FAO at Center Campus have it running at full capacity.

I was very disappointed I had sent the same information that was requested by the office three times, and finally, I gave up because the office said they never received the info. Needless to say, I never received financial that year.

It is taking me longer to receive FA this time when I sent it in as soon as my taxes were done, than it did last year when I did not apply until after registration. I have had to borrow the money to register. The FIRST time I had to submit additional information, I asked if there would be any other holdup and was told, no. Then, weeks later, I was informed that I had to supply even more paperwork. I do not see why it all couldn't have been taken care of right away. A little organization would really help.

In many cases it took several hours, if not days, to get through to the office by phone.

I earned too many credit hours to be eligible for financial aid according to your office policy. But, I did change my major. It should not take forever to decide eligibility. I felt I was forced to register in your school. Check my record how many different answers I was given.

Provide more information about who should apply.

I realize the school may not have control of assigning the aid, but when there are two full-time students in a family and only 1 parent working, it makes times hard without that assistance.

Watch processing time. I turned in forms and still got them in the mail saying I didn't get them. Many wasted postage dollars!

Longer hours. Better check-in so people who just need to turn in a form or ask a quick question can do so without having to sign in and wait behind those who needed help requiring several minutes each. Phone was always busy.

Thank you for my aid and the opportunity I've been given. It needs to be a more easier process, more up-front information. If I did not answer a question it was because I don't remember or am unsure how to answer.

More help--office was always backed up just around new semesters.

Any contact I had with those people was disagreeable. They had a very snobby attitude and acted as though I was trying to go on welfare instead of just getting help to finish a program that was not in existence when I attended Macomb.

Keep more pleasant staff in the FAO office because some of the personnel are not friendly.

Have more days when they are open in the evening for people who work days.

The FAO staff is doing a good job. However, I wish you should consider the students like me with 4-year degree (i.e., I received out of the country) to receive financial aid. Right now, I have no way to practice my degree. That's why I decided to pursue a different career. A career which I feel is the best way to better myself, my family and the community, as well, in the long run. For the last year that I have been in school, I financed my schooling through credit cards and I am planning to do the same for the rest of it due to lack of funds.

Giving me more information about financial aid would be helpful.

I have finished 9 credit hours at my own expense. I still am in need of reimbursement.

When I come in to financial aid office that is 30 miles from where I live to have the forms complete, ask for help so I don't have to come back. They don't tell me what all I need. That you'll need this or this. So I drive down again. I'm so aggravated by Macomb. Staff is rude--your young assistants should know more. Should be office at Macomb for the Center Campus--for people who live at north end of town and that always have to come back.

Documents were repeatedly lost by office and information I received varied from every person there that I asked.

The FAO staff is very courteous and helpful; however, they are misinformed.

White males are discriminated against. My brother needs assistance and cannot get it. He cannot afford to go to school without it.

They are doing an excellent job as is.

The woman who greeted me was very curt and rude. No one had enough time to help me w/my Pell Grant application and every time I called I was told no one was available and to call back.

I had to run back and forth from my home in Port Huron because of not being told what was needed ahead. The people there usually are not very friendly and make a person feel like they are being bothered.

Add some different types of loans so that if one cannot get one there are others available.

I would appreciate them if they told me more about why there is no financial aid for the summer semester.

I don't think that when students pay for their own tuition that their parent's income should reflect whether or not they should qualify for financial aid.

I just wish someone could've taken time for me and finding out who else used my soc sec. #. I went to state and they said no one else has my #. But why aid at Macomb say someone else was. I kind of feel like it was just a way of telling me they weren't going to give me financial aid and I really need it. So since then, I haven't applied for it.

I was told that my need would be determined by my previous years' income; had I known that my new husband's income would be added in. I would not have wasted my time and the financial aid office's time; however, I was told that because we were not married the previous year that it should not make a difference. I also feel that with the wording on the forms being somewhat confusing that the financial aid officers should ask about <u>child support paid out</u> by the family. I had already been rejected by the time I could get answers on whether or not I could claim it, even though I had asked about it while filling out the forms.

I felt the staff in the office <u>did not</u> know what they were doing. They are supposed to be there to help and they did nothing except delay my schooling till the next semester.

Extended hours during the week.

More hours, weekend hours, afternoon and evening hours. One of the ladies isn't as good as the rest. She seems to want to protect the government's money from the people.

It's hard to answer this as the financial aid office still has not answered my request for financial aid for 95-96. I was in the day after Memorial Day--the 3rd week of June I called to check. I was told I'd have an answer 6/15/95. I called to check-still have not reviewed my file. Every year it is same excuse: 1) Can't find the file. 2) People out sick. 3) Short-handed.

Only comment I have is that I completed my requirements for school and was turned away on the day it was time to choose my courses. I should have been advised that was going to happen. It would have saved me and you guys some time.

I thought it was a big run-around.

My husband and I have both been turned down for financial aid with the only reason given by a letter saying we were not in need enough! We are both part-time students and both make far below $35,000 a year! I would like some type of info on how far below the poverty line you need to be to qualify.

Difficult to answer because my app. was send back due to errors in my SAR. As of this date, I have not received a response and have not been able to mail register--I am quite upset by this as I submitted all documents and called to check status several times and was given no indication there was a problem until 7-3, only 4 days before the mail reg. ended.

It would be rather nice to see people organized with my file and others as well. The people in the office should learn better communication skills between each other before they talk to a client.

I was told all papers needed were submitted, then 2 days later, I was told that I was missing papers. I had to make many trips to South Campus and I found that to be difficult, I feel that there needs to be an office here at Center Campus. I also don't feel that the employees were all up-to-date on information. I received different information from different employees and found that to be exasperating! Because of late notice of my financial aid awarded, along with receiving it. While on vacation, I lost one grant in my 3rd year. They cancelled it while I was gone and wouldn't reinstate it.

It would be better if they give you more information about our future with the financial aid.

Don't change, everything is fine.
The older woman at the sign-in desk was rude and heartless. She has no compassion.

Because of the move my paperwork was lost twice.

In past terms I was told I needed different things by different people which slowed processing, but this did improve in recent semesters.

I think that the FAO could improve its services by having another office located at Center Campus.

The only other thing I wasn't crazy about was having to sign papers stating that I received loan money when in fact, I didn't receive it until a few months later. Other than that, I have been grateful for the financial assistance I received to continue my schooling.

Make people aware that child support verification will be needed so everything can be sent at once and financial aid is not delayed.

I think the people that run the financial aid desk at South Campus are friendly and informative. The actual processing of my financial aid leaves much to be desired. Smaller schools like St. Clair Comm. College seem to process their information much faster. I think they contact you more, too (Ex. Just in case of any misunderstanding).

Faster processing and/or accurate time frame in which one should receive award letter.

Better telephone network. More phones, more phones, more phones. That was the only problem I have with [the] office.

I feel the service given to me at any time I was at the office was excellent. The ladies there are wonderful.

I'm still waiting to hear from them. I think I get aid, but I don't know how much.

Necessary documents should be requested only 1 time and all documents requested at the same time to prevent students from having to make several trips to the office. This would also increase efficiency in handling financial aid requests. Additional phone lines and personnel should be added so that students <u>do not</u> have to spend 25 minutes on hold when they need to ask questions about their requests for financial aid.

I am very dissatisfied with the financial aid office of Macomb Community College. Need to be shaped up.

No improvements are needed in my case and in my opinion. Hold a financial aid seminar that could focus on procedures to apply for scholarships and internships.

Longer office hours to accommodate day shift workers.

My wife and I received 3 letters asking for child support verification. After we had already turned it in. When my wife called to inquire about her financial aid she was told a week to 10 days for 6 straight weeks. Then she was told that it was processed. Then, she was told there was an error in her SAR. Then, after that was corrected, she was told she would receive a letter on Friday. As of now, still no letter. Please no more questions about efficiency.

One time I took my '94 taxes in for staff to make copies and they didn't make copies of the W-2 forms and they were in there. All the dealings I have had with your staff have been positive and they are very nice and willing to help.

I'm sure that all employees are aware of check cutting procedure. Students are being told one thing and other dates and times prevail. Stafford Loans need to be processed, why discriminate. Perkins is not enough.

The staff I dealt with were great. It would be nice if the forms were available at Center Campus though. Thank you. Sorry for the delay. The original was misplaced.

Some weekend hours might be helpful or some type of recording systems to call and see what status is on application.

It took a very long time to finally process everything--not in enough time for mail-in. Had to do it by permit. Didn't get the class I wanted because it was full.

For the most part, they are doing a satisfactory job.

They are slow!! It's been months since I applied. They said I did submit all necessary documents. They keep saying, "Within the week you'll hear something." This is ridiculous! It makes you want to say, "Forget it." Maybe another school would like to help me. I still don't know if I'm getting any money for school and it's been months. I can't believe this.

A better informed staff of all information needed from an applicant when applying. Faster return time and less problems.

I'm not sure, but I've been told it would be more beneficial to enroll in Oakland Comm. College.

More set down time w/student to fill any unknowns or not sures. Instead of awarding only 3/4 of the Pell Grant, they should award all of it because that's what it's there for!

More staff working the phones. Having staff be more patient when someone has a question about their aid.

Could extend evening hours to be open M - TH.

Juanita is an extremely friendly, helpful person.

I have yet to hear about my awards I may or may not have been awarded.

The only thing lacking adequate explanation is the following: How does withdrawing from a course affect my financial aid, or if you have to drop a class at the beginning of a semester and have to pay back the loan right back which results in total shock. I don't believe the above scenario's circumstances are explained clearly resulting in a lot of confusion for the students.

Sometimes people in office couldn't answer my questions. Had to return another day. Slightly slow later in afternoon. A lot of people waiting. Maybe add an extra person later in afternoon?

Sometimes, if I had a question, I might get 2 or 3 conflicting answers leaving me to wonder just what exactly I was supposed to do.

Doing a good job!

I think you need to send out the book checks at least 1 week before the classes start and not send them out so we get 2 - 3 days into the semester.

More than a few times I spent over 20 minutes on hold!

Just because parents or one parent makes a little bit of money doesn't mean they can help pay for school. Some of us have to do it on our own! It's not right. Just because I do not have a child or I'm not the minority doesn't mean I don't need help.

Courteous, but didn't help much.

Phone service is terrible. They need more people answering phones during registration.

What academic requirements? Are there loans based on GPA? I was given only a basic application.

Explain when, how you finally get it. I know I need assessment test 1st. Then, I get it after when applied.

Very satisfied with FAO service. I appreciate all of their help and knowledge with my fin aid processing.

Very satisfied.

The students working in FAO had the attitude not the employees.

I submitted my forms in mid-April. The fall semester is already registering and I still haven't heard if I will be awarded money yet. I have called a couple of times to check up on it. They advised me that I have submitted all necessary documents, but they are behind on their evaluations. They advise that I will hear something by the end of June. Today, is the 23rd already. How can I make arrangements/plans without the info I need. I'm really disappointed w/how long this is taking.

I think that the financial aid office could use a few more experienced people and be more informative. I have been asked to submit the same papers again and again.

Hold instructors accountable when their classroom conduct and attitude toward students hinders or prevents course success. I was a stressed out student and single mother when the insensitive comments of a beginning algebra instructor, who was a woman, almost embarrassed me to tears. This happened during a class period and I never went back to her class. I was on financial aid probation at the time so that really ruined things for me.

I am very pleased with the financial aid program at Macomb Community College.

I had a couple of common problems. I didn't know about a form I had to sign. I had a financial statement from OCC in my file, but wasn't entered into the computer. These 2 factors I believe held up my financial aid. I did not receive my award letter until July 12 and it is due July 20.

I wish there would have been more information available regarding loans for school.

I believe many students deserve financial aid. It doesn't matter what color I am. My parents made under 50,000 a year and support 5 dependents and I was only offered workstudy.

I was very disappointed by the way I was treated. I was never informed that I had been turned down for any financial aid. My parents were deceased and I was only making $89000 [sic: $8 - 9000 (?), $8900 (?)] a year and I heard no response. So when I called they told me that I was turned down and she couldn't give me any reason. I am a single person who is only 21 years old and I can't get any help to go to school.

I'm receiving $200 in aid and for that I have to maintain 3/4 time. That will pay for 1/2 classes so I'll have to spend more of my money to maintain requirements and take time off work to attend classes. Sort of an oxymoron if you ask me.

Had I known, I could have gone part-time on a grant I never would have gone full-time and on a loan.

At one time, some of my forms I submitted were lost and I had to resubmit them. Things could be used more like a checklist of what has been submitted so as forms aren't misplaced. If a checklist were used more frequently this probably wouldn't occur.

I received a scholarship from Chippewa Valley Adult Academy.

The only problem I really would bother to point out would be that sometimes there was a long wait in the office because of lack of staff. Other than that, I was usually pleased with the quick efficient way I was serviced.

If MCC is planning on continuing to meet the needs of the students' financial needs, the Stafford Student Loan program should be re-evaluated and applied.

I think they need more organization. There should have been no reason for the length of time it took especially when I filled out my paperwork right away. Took the time to answer every question to the best of my knowledge--only to have them tell me 3 different times that they couldn't find my paperwork and to resubmit it. That made me very upset.

When necessary papers that were brought to the FAO upon their request, we were told they were not needed. Yet mail requests for this info has continued to come? Someone and/or something needs to be corrected.

Keep up the good work. I could not have completed my education without financial aid.

Let us know about everything that is available for people who want to go to school, but can't afford to go.

I have not had any contact with the FAO's. All I know is that I applied for federal aid and I received 4 or 5 request to prove that I had lived in Macomb County since before a certain date. I was not applying for State, County or school aid. I was applying for Federal Aid, but because I have not been in Macomb County long enough I can no longer afford school and was not reimbursed for the classes I took.

That all material should be reviewed before mailing it.

Should consider giving a little to third-year students. I realize it is a two-year college, but <u>very</u> few people complete their course in that time.

No info was given. Forms continually lost failure to explain further requirements very poorly handled compared to other schools.

Thank you for your inquiry of information on the financial aid office. When I applied to the office for assistance I was ignored. I stated that I had an (Lumbee) Indian card which I produced. I stated that I wanted to enroll for class, and what should I do? Instead of giving me the information on Indian enrollment, I was given information on student financial aid. This put me in a completely different system. I was too late for that semester. I was stuck in that system for the next semester also. I called often on the phone, I also went into the same office and asked "just how did the other Indians apply for aid" because that was what I wanted. I was told that they were not aware of any other Lumbee's in the school who had applied. But on each account that I spoke to anyone in person or on the phone I was told if "I could pay for my classes at any time and atten [sic]." I had shown my Michigan driver's license and my birth certificate and the Indian card. When I finally called the Commission on Indian Affairs in Lansing, papers were signed and faxed. I tried to enroll and was told that they were not there. I called Lansing and spoke with Carolyn K. again. When I returned a little later on that day they and found my papers. I could then apply for class.

I am a divorced female, Indian, age 47. I was treated poorly at Macomb College. Other Indians have told me the same. I want to thank you for listening and when I enroll again I hope things are better.

I feel that financial aid as well as Perkin's Loans should have the current credit requirements increased. For example, many students try to minimize the credits they are transferring which exceeds the current 62 credit limit on a Perkin's Loan by as much as 20 credits.

I received enough financial aid for 1 course. They said I can't qualify for anything more. So now, I have to get a second job just to pay for school, on top of my full-time job. Plus, I live on my own, and have my own apartment expenses! I do not get any financial services from any member in my family. I had submitted the three letters requested of me.

Staff was not very thorough when explaining financial aid procedures. I wasn't informed that you could turn in financial aid requests late and that there wouldn't be enough funds. Financial aid staff needs to be much more pleasant to deal with and they need to explain thoroughly all procedures and policies regarding financial aid. I feel I was treated rudely and without respect. It became a real hassle for me to return to financial aid and/or call.

R & E PROJECT 95-036
vb.036

Macomb Community College

FINANCIAL AID AS A SERVICE: A REVIEW OF OPERATIONS

Part 5: MCC Managers' Survey

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October 1995

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FINANCIAL AID AS A SERVICE: A REVIEW OF OPERATIONS

Part 5: MCC Managers' Survey

INTRODUCTION

In Spring 1995, the Director of Enrollment Services (who then was also heading the Department of Financial Aid) requested assistance from the Department of Research & Evaluation in reviewing the Department of Financial Aid as a service-provider at Macomb Community College. The impetus for this request was the 1994 A-B-C Survey at Macomb (an institutional climate survey) as well as MCC's self study for its forthcoming NCA review.

Subsequently, a reorganization occurred and the Director of Financial Services was given overall responsibility for the Financial Aid Office. It was agreed, however, to complete the study begun under the previous administrator.

Several types of evaluation were addressed:

1. A review of the literature about financial aid services;

2. An analysis of alumni comments about financial aid;

3. A review of prior studies about financial aid at MCC;

(Items 2 and 3 were combined into one report, Part 2.)

4. A study of the financial aid process at other community colleges within the State of Michigan and several of Macomb's peer institutions in other states;

5. A random survey of the 6,000 or so students who applied for financial aid for the 1994-95 school year;

6. A survey of Macomb Community College managers.

This report presents findings from the sixth and last evaluation --the survey of Macomb Community College administrators and supervisory-technical personnel designated "managers" by the Office of the President.

METHODOLOGY

Close to 100 administrators and supervisory-technical personnel at Macomb Community College have been identified by the President's Office as "managers" which means they are a core group for distribution of information on MCC's policies and procedures. To insure a greater response rate from this group,

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the survey was planned for one mailing in order to be anonymous (as opposed to confidential where the Department of Research & Evaluation tracks respondents by name for multiple mailings but where names and other identifying data are not revealed). The survey was distributed through internal College mail.

A copy of the questionnaire is attached as Appendix A.

RESPONSE RATE

Of 96 managers, 54 returned the survey for a response rate of 56% (which is high for this group and for one mailing). However, answers to the first 10 questions were provided by fewer than 10 respondents. The remaining questions drew many more responses.

RESULTS

Eight managers indicated they had attended a financial aid workshop. Besides Macomb, other colleges identified were Lansing Community College and the University of Pennsylvania, as well as a local (unnamed) high school.

Three managers indicated they or their child(ren) were able to complete the Free Application for Federal Student Aid (FAFSA) without assistance from the Financial Aid Office, and three said they were unable to do so. While one person said it was very easy to get assistance, two said it took some time, and one never did get assistance.

The next section of the survey asked respondents to indicate their **degree of satisfaction** with the Financial Aid Office. Ratings were based on the following five-point scale:

5 extremely satisfied
4 very satisfied
3 satisfied
2 somewhat dissatisfied
1 very dissatisfied

It is probable, judging from the small number of responses, that these questions were answered only by those managers who had children applying for financial aid, and may not reflect their experience solely with MCC. However, the mean scores were much lower than those from the survey of actual applicants at MCC. Results are shown in Table 1, but the responses are too few to be valid.

TABLE 1. RATINGS OF FINANCIAL AID OFFICE (Mean scores)

Variable	Mean Score	N Resp
Courtesy of employees in FAO	2.75	4
Knowledge of employees about process	2.50	4
Processing time of applications	1.50	4
Efficiency of FAO service	2.00	4
Satisfaction of expectations	2.00	4
Office hours for FAO	2.25	4
Overall service in FAO	2.50	4

Respondents were then asked to recall if they had seen or received any of several **types of publicity** about financial aid at MCC. Results are presented in Table 2.

TABLE 2. RECOLLECTIONS ABOUT FINANCIAL AID INFORMATION AT MCC

Variable	N yes	% yes
Publicity in MCC student newspapers	16	29.6%
Postings about financial aid	13	24.1
Where? On South Campus	4	7.4
On Center Campus	4	7.4
Unidentified campus	1	1.9
Direct mailing or brochure	8	14.8
Brochures/notices inter-office	14	25.9
Information on E-Mail	13	24.1

The next section of the questionnaire attempted to identify staff **familiarity with selected aspects of Financial Aid**. Seven elements were listed, with multiple choices for answers. The series began with question 13 and is reproduced below, with corresponding answers, in chronological order. **Appropriate (correct) responses appear in boldface.**[1] Comments follow each set of question and answers.

13. Please check those items which you think enter into a student cost budget to determine eligibility for, and amount of, student financial aid.

47 Tuition **46 Books** **31 Housing** **20 Meals**
27 Transportation **30 Supplies other than books** **16 Clothing** 9 Med exp
3 Dental exp **22 Childcare** **36 Fees**

[1]Source: MCC Financial Aid Handbook, 1995-96, and discussions with the manager of the Financial Aid Office.

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Supplies would be included in book estimates. The FA handbook refers to "maintenance expenses," which includes housing and meals off campus and "personal expenses" which would include clothing, on-campus meals, and perhaps minor medical or dental expenses.

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14. Please check those items which you believe to be considered "financial aid" and which are handled through the Financial Aid Office.

51 Pell Grants	**29 Merit scholarships**	**44 Need-based scholarships**
36 Guaranteed stu loans	26 VA benefits	10 Third party payers
17 Tuition waivers	**31 Perkins grants**	10 Health care grants
40 College work-study	**25 Institutional grants**	**15 Adult part-time grants**

MCC no longer participates in the Stafford guaranteed student loan program. The FAO serves as processing agent for **scholarships**, but there are very few scholarships where the FAO makes the actual determination of award. For example, a faculty scholarship would be awarded by a faculty committee; FAO would process the paperwork so the check could be issued and sent to the recipient.

Tuition waivers are handled either through the Cashier's Office (American Indian) or the Human Resources Department (employees and their dependents). Senior citizen waivers are also handled through the Cashier's Office.

VA benefits are handled through the Veteran's Service Office on campus, while **third-party payers** (employers paying directly to MCC as opposed to reimbursing an employee) are handled by Financial Services.

Certain health care grants are available through the state but are not handled through the Financial Aid Office. In addition, certain community service opportunities are available with state or federal funding.

Supplemental Education Opportunity Grants (SEOG, a federal program) and Michigan Education Opportunity Grants (MEOG, a state program) are also processed through the Financial Aid Office. Macomb Community College has a budgeted amount for **institutional grants**. In 1993-94, more than $50,000 was disbursed.

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15. What are the academic requirements to be eligible for financial aid? (Check all that apply.)

26 certain GPA	**29 minimum # of hours**	**4 below maximum # hrs**
39 admission to MCC	**29 progress → deg/cert**	14 high school diploma

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Students receiving financial aid must **maintain a grade point average of 2.0 or better**. They **must carry a minimum number of hours**, depending on the aid awarded, but must **also be below a minimum number of earned credits**. For example, in some instances a student must be below 93 earned credits--mostly for state or federal aid. In other instances, for campus-based aid, the maximum is set at 62 hours. These would differ at a four-year institution.

A high school diploma is not necessary for admission to Macomb, but according to federal guidelines, an applicant for financial aid must have a diploma or GED. However, the data on student educational level are self-reported and no proof is required. Diplomas are required for selected admission programs, and a student without a diploma who wants to apply for financial aid must complete a series of tests in the Learning Center.

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16. How many applicants for financial aid would you estimate MCC serves each year through the Financial Aid Office?

8	500-1,000	12	1,001-2,000	5	2,001-3,000
7	3,001-4,000	8	4,001-5,000	**10**	**more than 5,000**

For several years (1991-91, 1992-93, 1993-94--the last year for which data was available at this time), the Financial Aid Office at Macomb has processed more than 5,000 applications for financial aid. **For the last 9 months of 1994, processing involved nearly 47,000 telephone or in-person contacts.**

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17. How many students at MCC actually receive financial aid?

18	500-1,000	14	1,001-2,000	9	2,001-3,000
2	**3,001-4,000**	3	4,001-5,000	3	more than 5,000

For the same period of time, between 3,060 and 3,500 students have received some type of financial aid while attending Macomb. In addition, there were 85 students in 1993-94 who applied but for whom no aid was available, and 249 who demonstrated financial need but who were ineligible for various reasons (poor grades, too many hours, etc.)

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18. How much aid does the Financial Aid Office at Macomb disburse each year?

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14	$500K-$750K	10	$750K - $1 million
11	$1-$3 million	6	**$3-$5 million**
1	>$5 million		

In 1993-94, the Financial Aid Office awarded and disbursed $4,231,040. This figure is somewhat lower than the previous year's.

19.	Do MCC counselors provide financial aid information?	21 Yes **23 No**

Counselors at MCC do not provide financial aid information, per se. They may indicate aid is/might be available, or might suggest scholarships to apply for, but overall, financial aid information is handled by the Financial Aid Office. At some institutions, counselors work directly in or for the Financial Aid Office.

The foregoing responses clearly corroborate the literature findings that the Financial Aid Office needs to keep College staff informed. One-third of those responding indicated they would be willing to critique literature designed to inform students, staff, and/or the public. A separate list of names will be provided to the appropriate individuals.

Lastly, respondents indicated the type of contact they had had with the Financial Aid Office. Mainly, managers reported telephone contact (63%); 44% reported in-person contact while 22% said they had mail contact with the FAO. Nearly a quarter of respondents reported they had no contact with the FAO, and three reported E-mail communication.

SUMMARY

Few managers reported having attended a financial aid workshop at MCC or elsewhere. Half of those who did (or their children) were able to complete the FAFSA without assistance; the other half could not.

Only four respondents rated their degrees of satisfaction with the FAO, but the means were all below satisfactory. However, it was not clear whether their level of dissatisfaction was with all FAOs with which they had contact or specifically with Macomb.

More respondents reported seeing or receiving any of several types of publicity about financial aid at Macomb. Most commonly remembered was publicity in the MCC student newspapers. Least common were direct mailings or brochures.

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In some ways, managers were fairly well informed about what enters into a student cost budget to determine eligibility and what constitutes financial aid at MCC. They were less certain about academic requirements and generally had little idea about the number of applications, actual awards, or how much aid is disbursed by Macomb's Financial Aid Office. The latter findings corroborate the literature insofar as that literature reports that financial aid offices need to work at keeping college staff and community informed about options, results, etc.

Nearly 2/3 of respondents indicated phone contact with the FAO, and 44% said they had in-person contact. More than 20% reported mail contact while about 25% said they had no contact with FAO.

On a very positive note, one-third of the respondents said they would be willing to critique literature designed to inform students, staff, and/or the public about financial aid at Macomb Community College.

THE FINANCIAL AID OFFICE -
MCC MANAGERS SURVEY **Dept. of Research & Evaluation**

1. Have you ever attended a financial aid workshop with/for your child(ren) within the last three years?
   Yes_____**Go to Q. 2**
   No_____**Go to Q. 12**

2. If other than MCC, please identify the institution. _____

3. Were you (or your child) able to complete the Free Application for Federal Student Aid (FAFSA) without assistance from the Financial Aid Office (FAO)?
   Yes_____
   No_____

4. If you needed assistance from the FAO, how easily was it obtained?
   Very easily _____
   Took some time _____
   Couldn't get it_____

Using the scale below, please indicate your degree of satisfaction with the Financial Aid Office (FAO) by circling the appropriate number.

5 = extremely satisfied (ES)
4 = very satisfied (VS)
3 = satisfied (S)
2 = somewhat dissatisfied (SD)
1 = very dissatisfied (VD)

		ES	VS	S	SD	VD
5.	The courtesy of employees in the FAO	5	4	3	2	1
6.	The knowledge of employees about the aid process	5	4	3	2	1
7.	Processing time of applications	5	4	3	2	1
8.	Efficiency of FAO service	5	4	3	2	1
9.	Satisfaction of your expectations	5	4	3	2	1
10.	Office hours for Financial Aid Office	5	4	3	2	1
11.	Overall service in the FAO	5	4	3	2	1

12. Do you recall seeing or receiving any of the following items about financial aid at MCC? **(Check all that apply.)**

___publicity in the MCC student newspapers
___postings about financial aid on bulletin boards throughout the college
If so, where on campus?_____
___a direct mailing or brochure from the MCC Financial Aid office
___brochures or notices through inter-office mail
___information on E-Mail, Internet, etc.

Your responses to the following questions will help us discover MCC staff familiarity with selected aspects of Financial Aid. (This is not a quiz; you will not be graded!)

13. Please check those items which you think enter into a student cost budget to determine eligiblity for, and amount of, student financial aid.

___Tuition ___Books ___Housing ___Meals
___Transportation ___Supplies other than books ___Clothing ___Medical expenses
___Dental expenses ___Childcare ___Fees

14. Please check those items which you believe to be considered "financial aid" and which are handled through the Financial Aid Office.

___ Pell Grants ___ Merit scholarships ___ Need-based scholarships
___ Guaranteed student loans ___ VA benefits ___ Third party payers
___ Tuition waivers ___ Perkins grants ___ Health care grants
___ College work-study ___ Institutional grants ___ Adult part-time grants

15. What are the academic requirements to be eligible for financial aid? (**Check all that apply.**)

___ certain GPA ___ minimum # hours ___ below a maximum # hours earned
___ admission to MCC ___ progress toward a degree or cerfificate ___ high school diploma

16. How many applicants for financial aid would you estimate MCC serves each year through the Financial Aid Office?

___500 - 1000 ___1001 - 2000 ___2001 - 3000
___3001 - 4000 ___4001 - 5000 ___more than 5000

17. How many students at MCC actually receive financial aid?

___500 - 1000 ___1001 - 2000 ___2001 - 3000
___3001 - 4000 ___4001 - 5000 ___more than 5000

18. How much aid does the Financial Aid Office at Macomb disburse each year?

___$500K - $750K ___$750K - $1 million
___$$3 million - $5 million ___More than $5 million
___$1 million - $3 million

19. Do MCC counselors provide financial aid information? Yes_____ No_____

20. What type of contact have you had with the Financial Aid Office at MCC? (**Check all that apply.**)

Telephone_____
In Person_____
Mail_____
Phone_____
None_____

21. Would you be willing to critique literature designed to inform students and the public at large about financial aid opportunities at MCC? Yes_____ No_____

If so, please indicate your name, office address and extension.

_____

FINANCIAL AID AS A SERVICE: A REVIEW OF OPERATIONS
SUMMARY REPORT
October 1995

Since the review of Financial Aid Office operations has taken place over a lengthy period of time and resulted in five individual reports, this document was prepared to present a concise summary of those reports.

At the request of the Director of Enrollment Services at Macomb Community College, the College's Department of Research & Evaluation undertook several studies to determine how services were rendered or perceived. During preliminary discussions with the Director of Enrollment Services, the Director of Research & Evaluation, and the Manager of Financial Aid Office, the following questions emerged:

▸Who should be served? or, Are we serving students who apply?

▸What is the best way to serve them--both efficiently and effectively?

▸Does ethnicity affect the number of applicants?

▸Why does this institution serve approximately 10%-15% of its student population when neighboring institutions report much higher proportions?

▸What is the staff perspective of the financial aid operations?

These questions, which have not been specifically discussed in earlier reports, will be addressed in light of the research following a description of each portion of the study.

Literature Review

Information about financial aid operations in colleges is sparse in the published literature. An extensive search revealed many documents from a funding or governmental point of view but only two from a service perspective, each of which was more than 10 years old. An Internet request generated a host of responses suggesting contacts and sharing experiences, most of which were also unpublished, as well as providing some sample surveys.

The literature and comments indicated the importance of:

* having a positive attitude and polite staff;

* keeping administrators and staff throughout the college informed about financial aid options and procedures;

* having, creating, and/or reviewing information items for students;

* regularly seeking the opinions of students and their parents about FA services;

* keeping in mind that other areas can and do have an impact on FA operations, often without our knowledge and often, unintentionally.

Alumni Perceptions and Previous MCC Studies

Alumni comments about financial aid, gleaned from several follow-up surveys over the past five years, addressed the following issues:

* availability of aid,

* the process for getting financial aid,

* qualifications for financial aid, and

* staff service and attitude.

Another study, the ACT Student Opinion Survey (1990), revealed that the percentage of students at MCC who receive financial aid is quite low compared to the national norm for all two-year colleges. One factor could be the high percentage of part-time students; another could be the fact that one-third of the respondents indicated their employers paid some or all of their educational costs. The survey also revealed that students thought the best way to reach students with important information was direct mail. Ratings about 20 College programs and services indicated that respondents gave somewhat lower ratings for the Financial Aid Office than national norms indicated. The ratings seemed to reinforce the importance of keeping students informed about availability and processing of financial aid.

In the A-B-C[1] Surveys (1991 and 1994), students rated the financial aid office with a C+ or better. Younger students (under 18) gave higher ratings than other age groups. Parents paid the greatest portion of the younger students' expenses; scholarship recipients were likely to be traditional students.

Data From Other Colleges

According to a recent government study, the National Postsecondary Student Aid Study: Estimates of Student Financial Aid (1992-93), the average amount of aid received at two-year colleges was about $2,200. About 27% of students nationwide at two-year colleges receive some type of financial aid (compared to about 12% for MCC in Fall 1993).

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[1]A type of institutional climate survey conducted at Macomb Community College in alternate years. Administered to all faculty and staff as well as a sample of current students.

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To find out how financial aid numbers at Macomb Community College compared with other community colleges, both in Michigan and at peer institutions, a short survey was sent to 15 Michigan colleges and four peer institutions. Briefly, the survey, based on 10 responses (53%) showed that:

* The number of FA applicants at MCC is low compared to other institutions.

* The staff/applicant ratio is mid-range compared to other colleges.

* The number of those receiving aid as a portion of total headcount is very low.

* The number of applicants who receive financial aid is about 60%--on the high side.

* MCC has fewer Pell Grant recipients, but total dollars awarded are mid-range compared to others.

* MCC is low in both federal and state college work study programs.

* MCC falls about mid-range in Michigan Educational Opportunity Grants awarded.

* The budget allocation for institutional grants at MCC is quite low compared to others.

* MCC again falls mid-range in terms of total financial aid disbursed.

Applicant Survey

A survey was distributed to a sample of approximately 1,500 students selected at random from the 6,000 who applied for financial aid for the 1994-95 school year. Results, based on more than 500 responses (35%) indicated that:

* Most recipients at MCC live in the southern part of the County and list an occupational program.

* About 73% of respondents said they had both telephone and personal contact with the FAO.

* Phone users were significantly less satisfied with the service in the FAO than were in-person users.

* The most common complaints were: 1) repeated requests for information which had already been supplied; and 2) not being told everything they needed to know.

* Suggestions for improvement concerned several issues:

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- more staff with better attitudes
- more telephone lines
- an office at Center Campus
- more and better information in general
- less duplication of effort, and
- more timely processing of applications and checks.

MCC Managers' Survey

Close to 100 administrators and supervisory-technical personnel at Macomb Community College have been identified by the President's Office as "managers" which means they are a core group for distribution of information on MCC policies and procedures. Of 96 managers, 54 returned the survey for a response rate of 56%.

Few managers reported having attended a financial aid workshop at MCC or elsewhere. Half of them (or their children) were able to complete the FAFSA without assistance; the other half could not.

Only four respondents rated their degrees of satisfaction with the FAO, but the means were all below satisfactory. However, it was not clear whether their level of dissatisfaction was with all FAOs with which they had contact or specifically with Macomb. Nonetheless, there were too few respondents in this section to produce valid results.

A higher number of respondents reported seeing or receiving any of several types of publicity about financial aid at Macomb. Most commonly remembered was publicity in the MCC student newspapers. Least common were direct mailings or brochures, contradicting student recommendations that this was the best way to inform people.

In some ways, managers were fairly well informed about what enters into a student cost budget to determine eligibility and what constitutes financial aid at MCC. They were less certain about academic requirements and generally had little idea about the number of applications, actual awards, or how much aid is disbursed by Macomb's Financial Aid Office. **The latter findings corroborate the literature insofar as that literature reports that FAO's need to work at keeping college staff and community informed about options, results, etc.**

Nearly 2/3 of respondents indicated phone contact with the FAO, and 44% said they had in-person contact. More than 20% reported mail contact while about 25% said they had no contact with FAO.

On a very positive note, **one-third of the respondents said they would be willing to critique literature designed to inform students, staff, and/or the public about financial aid at Macomb Community College.**

Answers to Initial Questions

Who should be served? Macomb has a large population of part-time students who either do not apply for financial aid or who do not qualify for one reason or another. As a percentage of total headcount, the number of financial aid recipients at Macomb is quite low (12% compared to ranges of 22% - 42% at institutions which responded to our college survey). Only one other institution in is lower, and that is North Virginia CC with 10%.

It appears that MCC should make more information available to the part-time contingent.

Are we serving students who apply? Yes and no. While more than half of the students who apply for aid at Macomb receive awards, other institutions provide aid to 66% to 72% of applicants. North Virginia is lower than MCC with 41% awarding.

Although there were some positive remarks, responses to the applicant survey indicate problems with applications, repetition, lost files, rude and/or uniformed staff, telephone problems (to the extent that one person said she was left on hold when the office closed)--the opposite of what is suggested in the literature as being effective.

What is the best way to serve them--both efficiently and effectively? This is a question that cannot be answered by the project director. However, inferences can be made from each portion of this study, and other available information. Options should be implemented as and when they become available.

Does ethnicity affect the number of applicants? This is another question that cannot be answered directly. The literature addresses Black, Asian, Native American and Hispanic attitudes about borrowing as well as age and gender differences. It does not touch on attitudes which might be prevalent among the Germans, Poles, Italians, and Slavs who live in Macomb County, and we collected no evidence which would provide insight into this matter.

What is the staff perspective of the financial aid operations? Very few managers are up-to-date on financial aid. A larger number of them have general ideas about financial aid operations, but have little real knowledge about academic requirements, the number of applicants, actual awards, or how much aid is disbursed by Macomb's Financial Aid Office. Unfortunately, those who rated operations were too few to give valid results although their scores were much lower than even satisfactory. However, it is not clear from the data that they were even evaluating MCC's FAO.

It is important to inform College employees about the FAO, and one-third of the managers said they would be willing to review any such literature--brochures, flyers, mailers, etc.

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